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ABSTRACT

The future ability of secondary students to interact in a progressively technologically-oriented society is the purpose of this curriculum guide on consumer education. The guide teaches consumer decision-making, resource management, and advocacy/action. The introduction discusses the future of society and technology. Each of three sections contains an overview chart, a table of contents, learning activities for each consumer concept, handouts, and worksheets. The concepts taught for consumer decision-making are divided between external and personal influences while consumer resources management includes planning, acquiring, and utilizing concepts. For consumer advocacy/action, the concepts fall under consumer rights, consumer advocacy, and consumer responsibilities. The teaching resources' section contains: (1) 32 multimedia resources; (2) 15 textbook titles; (3) 10 reference books; (4) 6 curriculum guides; (5) 14 magazine titles; and (6) 7 computer software packages. (DJC)

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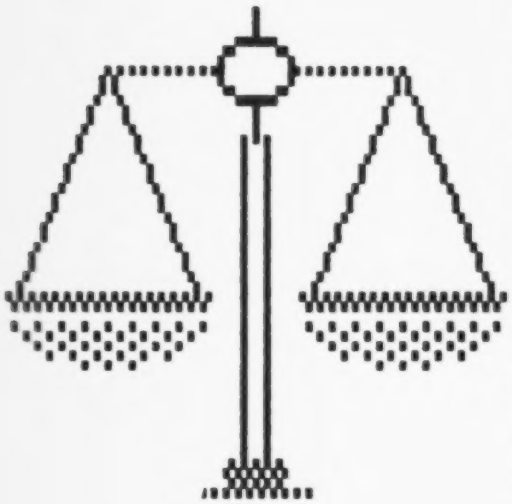

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ECOLOGICAL RESOURCE MANAGEMENT

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H.E. Bulletin No. 43

HOME & FAMILY LIFE CURRICULUM GUIDE FOR

CONSUMER EDUCATION -

ECOLOGICAL RESOURCE MANAGEMENT

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HOME AND FAMILY LIFE EDUCATION

Dear Teacher,

The purpose of this guide is to help students and teachers make a smooth transition into the future. That future depends upon:

- Resource Availability
- Resource Conservation
- Resource Interchangeability

The guide provides the following:

1) Thought provoking articles to focus on the new direction.

2) Learning activities that develop new transitional skills as well as reinforce basic skills.

3) Worksheets and articles that are immediately reproducible.

4) Resource lists including many free or inexpensive materials and computer software.

We trust you will find the use of these materials a challenging adventure.

Sincerely,

Workshop Participants:

Linda Crosier, Othello
Sharon Flomer, Mansfield
Susan Fulkerson Fortin, Rainier
Cathy Lobe, Spokane
Retta Main, Issaquah
Joanne McCarter Graves, Oakville
Andrea Miller, Kent
Patty McKeown, Bellingham
Donna Ray, Evergreen, Vancouver
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Laura Smith, Toutle Lake
Robin Speegle, Wenatchee
Sandra Sund, Chehalis
Teresa Stone, Orcas Island
Norma Tipton, North Kitsap
Karen VanKlaveren, Pasco

Workshop Director:

Dr. Jane Roberts, Western Washington University

PHILOSOPHY

Quality of life for the individual, the family the community and the world is dependent upon resource availability, resource conservation and resource interchangeability. Collectively, individual consumer decisions concerning these resources will define the quality of life today and tomorrow.

Our role as Home and Family Life educators is to help students acquire the consumer skills necessary to deal with inevitable changes and make a smooth transition into the future. By conscious choice, we can change the quality of that future.

KEY CONCEPTS

ECOLOGICAL - A state of balance in the interaction of people and their environment.

FUTURISM - The science or art of looking to future conditions and projecting the influence on our lives.

MICRO-MACRO DECISIONS -The impact and interrelationship of individual and/or family (MICRO) consumer decisions on the community and world economy (MACRO).

PROSUMER - An individual who produces (as well as consumes) some of the goods and services to meet individual and family needs.

QUALITY OF LIFE - The state of our physical, mental and emotional health facilitating relationships and the ability to adjust to changing times.

RESOURCE INTERCHANGEABILITY - Actions taken by consumers to conserve limited non-renewable resources by substituting, borrowing, trading-off, leasing, renting, and recycling goods and services.

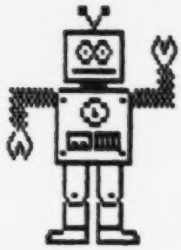
RESOURCE AVAILABILITY - The variety of resources available at any given point in time.

RESOURCE CONSERVATION - A philosophy of consumption where resources are used in moderation and/or preserved.

VOLUNTARY SIMPLICITY - A variety of lifestyles in which individuals and families choose to live more simply by focusing on conserving and sharing limited world resources.

TRENDS ⟶ IMPLICATIONS

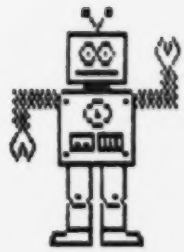
TRENDS	IMPLICATIONS
. Electronic Era ⟶	-Telebuying, electronic cottage, cashless-checkless society, robotics, computers, automation, under employment.
. World Resource Shortages ⟶	-Voluntary simplicity of lifestyle, resource conservation, resource interchangeability, resource availability.
. Global Interdependence ⟶	-Micro vs. macro decisions, transitional decision making process.
. Population Growth ⟶	-Shortage of resources, resource depletion, reduced quality of life.
. Information Society ⟶	-Privacy of information, information access, determining reliable sources of information, shifts in employment trends.
. Post-Industrial Society ⟶	-Prosuming, quality of life vs. quantity of possessions. -emphasis on information processing.



FUTURISTIC VIEWS (BACKGROUND INFORMATION)

The following reprints provide background material with a futuristic emphasis. Use these as "food for thought" as you approach the development of timely futuristic curriculum for consumer education.

We wish to gratefully acknowledge the cooperation of Consumer Education Services of J.C. Penney Company for the permission granted to reprint these articles as well as those found in the various sections of the guide.



FUTURES SURVEY

How do you feel about the future? Can we shape tomorrow into something positive, something desirable? Or are we helpless in influencing what tomorrow will bring? Think about your attitudes toward the future as you read the statements below. Indicate how strongly you agree or disagree with them by filling in the appropriate circle on each continuum.

1. Many options or alternatives are available to humankind at any future point in time.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

2. What one thinks and believes will happen in the future is inextricably connected to how one behaves.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

3. A major purpose of forecasting the future is to help us make better decisions in the present.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

4. In the future, people will be as concerned about the welfare of future generations as they are about their own welfare.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

5. The distant future (50-100 years) will be quite different from today's world.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

6. It is now impossible to avoid the interrelatedness of global economics, politics and social problems.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

7. In the future, people will be as concerned about the welfare of those in other parts of the world as they are about the welfare of their fellow citizens.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

8. It is possible to have knowledge of the future.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

9. Every issue important to the future has more than one perspective to be explored.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

10. Our dreams for the future can come true if we take action today.

Strongly Agree — Undecided — Strongly Disagree

○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○

Look at where your responses fall. If you tend to agree with most of the statements, you have probably—either knowingly or unknowingly—already developed a futures perspective. If you tend to disagree with the statements, you might want to consider how your attitudes and values may affect your behavior in relation to the future.

Although this survey is presented as a self-assessment tool, it can easily be used with groups of people to discover general attitudes about the future and futuring. It can also be used as a springboard to begin a group discussion.

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FAMILY LIFE IN THE ELECTRONIC COTTAGE

BY SARAH & PAUL EDWARDS

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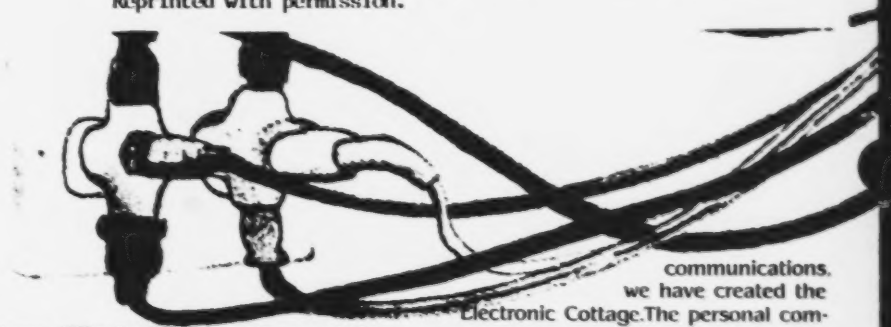

The household is bustling. Mother is preparing items for the Community Bazaar. Father is tending the garden. The children are busy at their chores.

This might be a pastoral scene from the 19th century...but it's not. It's a scene from rural and urban America today, a scene we'll be seeing more of as we approach the 21st century.

Dad is not a farmer. He's an information specialist who telecommutes via his personal computer to his high tech employer 250 miles away. He takes frequent breaks from the keyboard to the garden. The Community Bazaar is the name of a computer bulletin board Mom operates for subscribers across the country. The kids are not hauling water or milking cows. They're wrapping packages to fill orders placed on the Community Bazaar.

This is a snapshot of an electronic cottage family. It may be a forerunner of an emerging family pattern. Coming from the nightmare millions have experienced because of divorce, custody battles, childnappings, drugs, runaways, child and spousal abuse, this may be an electronic dream come true for the family.

THE INDUSTRIALIZED URBAN NIGHTMARE

The Industrial Revolution was not kind to the family. Before the Industrial Revolution, 90 percent of American households were agrarian in nature. The home was the workplace and the workplace was the home. Men, women and children of all ages worked side by side. Then the Industrial Revolution lured us from the farms to the cities. First, men and then women left the home to produce goods on assembly lines and to process paper in office buildings.

Family and work for most of us became two isolated worlds, separated in time and space by the daily commute. Work life and personal life were not to meet, except at the annual company picnic. Since the attitude in our industrial society has been that work and family do not mix, we have found ourselves faced with as little as an hour or two a day to build and enjoy family relationships.

We struggle to squeeze in "quality time" between the martini and the 7:00 PM national news, between the extra load of laundry and the sales banquet. Divorce rates have soared. Now over half of all marriages end in divorce. Custody arrangements, single-parent families and merged families complicate our daily struggle to find the time and the means for pleasurable and rewarding family relationships.

Our children usually have no idea about the world of work or our work lives. Children under sixteen are not allowed to work and children over sixteen have difficulty finding work, especially meaningful, enjoyable work. If they do, of course, it's away from home and parents see them even less.

Nonetheless, the family has survived. Although today's family differs from the family of the past in size and the roles people play, public opinion surveys show that people continue to list the family as the most important part of their lives.

THE ELECTRONIC DREAM

Enter the Information Age in which people are creating new options for combining work with personal and family life. Burned out and stressed, increasing numbers of men and women are calling it quits with a worklife that separates personal relationships and work. Driven by the frustrations of office politics, long commutes, dead-end jobs, corporate demands for relocation and dwindling time to pursue personal and family relationships, a new breed of men and women is deciding to leave the factory and corporate office behind and work from home.

Aided by a technology that includes personal computers and space-age telecommunications, we have created the Electronic Cottage.The personal computer makes working at home feasible for greater numbers of people while the economy has made it practical and sometimes essential. With the arrival of the Information Age, we can work virtually anywhere—at home, on a mountain top, sometimes one place, sometimes another. We can work almost any time, day or night. We can work free-lance or for a salary. We can work at tasks that don't require us to go out the front door.

In 1980 *Business Week* said there were over 6 million people already working from home. A December 1983 survey by Yankelovich, Skelly and White indicated that nearly one out of three Americans would prefer to work at home. We estimate that in seventeen years a third of us will be working from home, at least part time.

Many couples having invested time, energy and money to find and build meaningful relationships—often following painful divorces—are breaking with tradition and going into business together. Listening to their hearts and dreams and armed with the new communications skills of the human potential movement, these couples want it *all*.

BEST COPY AVAILABLE

They w[illegible]od r[illegible]ionship,
and c[illegible] they
get it.

THE REALITY

But is the Electronic Cottage a dre[illegible] come true? What impact is it actually having on the pioneering families who are exploring this new alternative?

Will we see a return to the provincial cottage industry of the past? Will we see a dehumanization of family relationships as the home turns into business, and first computers and then robots become the household tools?

These are the questions we asked ourselves as we began interviewing electronic cottage families. Here's what we're finding:

• **It's 100 Percent What You Make It.** In the electronic cottage, whether you are salaried or self-employed, you are more free in time and environment than ever before in modern times. You are in charge. There is no boss standing over your shoulder. There is no time clock. There is no bell that tells you when to start and when to stop. There's no procedure manual for running an electronic cottage—it's up to you.

Therefore, when the electronic cottage is good it's very, very good and when it's bad it's horrid. If you like being around your family, you'll probably love the Electronic Cottage. If you dislike be-[illegible] around your family, you absolutely hate it—unless [illegible] changes in your relationships.

For every computer widow [illegible] least one couple working together, [illegible] every child lost in computer [illegible] there is a child who discovers something to do with a parent.

• **More Not Less Human.** Fears that bringing the office and the computer home will turn us into robots and depersonalize us seem unfounded. The homes we've visited have taken over the computer rather than having been taken over by it.

Computer terminals are sitting on dressers, kitchen tables and sometimes in their own rooms and on custom-designed furniture. They may be piled with papers and magazines or potato chips and paperdolls. The biggest problem seems to be what to do with all the cords.

Chris Rutkowski, President of Rising Star Industries, who runs his corporation from an electronic cottage, has described the paradox of becoming more human through technology. He finds his high tech equipment actually buffers him from the crazy pace of modern life [illegible] and brings him closer to [illegible] terms of life. He works at [illegible], shares his office with two rabbits, and plays with his two toddlers on breaks. He says, "My family is not a discontinuity. There is no 8-hour work block, 8-hour sleep block, 3-hour family block. It's more akin to the family patterns of the American Indian culture than to the typical American culture."

• **Families See More of Each Other.** Hours that were spent on the freeway are spent at home. The down time that's inevitable on every job is spent at home. The family shares more of a common knowledge of the events in each other's day. Spouses often lunch together. Parents often greet children arriving home from school, even if only briefly.

• **Men More Involved with Family and Household.** Men working from the electronic cottage find themselves more involved, whether they planned to be or not. They're there; emergencies arise; events occur; many are hard if not impossible to ignore. For increasing numbers of men, this is a plus. They

Illustrations: Pat Porter 21

have participated in the birth of their children and want to continue being involved with their upbringing. They don't want to be odd-man-out at home.

Financial consultant Michael Fey has found that since becoming an electronic cottager, "My kids know me better. They may not like me better, because I'm a real parent now. I don't leave it all up to 'Momma.' Their image of what a father is has changed. Father isn't somebody who just goes off, fights traffic and brings home the money."

• **Women More Easily Manage Family and Career.** One woman who works from an electronic cottage said, "I feel less schizophrenic. Being a mother and being a career woman are not two separate worlds. There is less guilt, less worrying about the kids while working and worrying about work when parenting. There's more time for both."

• **Kids Are Involved in Business Life.** Electronic cottage kids invariably get involved in the business world of their parents, even if it's simply to be told not to interrupt. Usually, however, it involves much more. They overhear business discussions. They meet business clients. They learn how to take a business phone message or greet a customer. They are enlisted to stuff envelopes, fold flyers or take registrations. Sometimes teenagers can even become invaluable business partners. Whatever their role, electronic cottage children have a greater awareness of work and money matters.

• **The Redefinition & Re-Emergence of Community.** Electronic cottagers are both freed from community boundaries and drawn closer to community ties. The world is their neighbor, but so are people next door. The computer provides global communications at a keystroke, but the cottage sits in a geographical neighborhood.

Colleagues communicate and collaborate across continents. Rising Star Industries has 32 employees, 28 of them telecommute from their homes. President Chris Rutkowski says there's a feeling of extended family among employees who communicate coast to coast via computer.

On the other end, working at home everyday, neighborhood relations take on a new meaning as well. It's more important to know your neighbors and to get along with them, especially if your home isn't in an area zoned for business. Not being able to see people in the halls or at a coffee machine, you may even venture out to see who else is in the neighborhood.

In our own community, we decided to hasten this socialization process by starting a television program. The program is called "In the Neighborhood" and is shown on community access television. We're finding "In the Neighborhood" is working to bring people together.

UNEXPECTED ADJUSTMENTS ABOUND

As in doing anything new, there are unexpected adjustments. There are new problems that must be solved. Here are the typical problems electronic cottage families encounter and some of the solutions they've found.

1. Isolation from Peers and Colleagues. Working from home, especially at a computer terminal, can be isolating. Nancy Rabbitt, who operates Keyline Graphics, an electronic typesetting and graphic design business from home, finds that "some days I may not leave the house all day. I mean literally. If it's a real busy day, I may not get out the front door to get the mail. It can reach the point where going grocery shopping is an adventure."

In fact, for this reason John Naisbitt, author of *Megatrends*, has predicted that the electronic cottage will not grow into a popular phenomenon. We believe that Naisbitt overlooks the fact that increasing numbers of people prefer to choose their social contacts through networking rather than by work assignment.

Electronic cottagers can be inveterate networkers. Although some need less social stimulation than others, those that do, get to be pro's at joining and even starting user groups and professional and trade associations.

We have created an electronic network through Compu-Serve Information Service for people working at home. Called the "Work at Home" Special Interest Group, it has become a way to take regular "electronic coffee breaks" with other electronic cottagers across the continent.

Since nothing substitutes fully for "eyes on" contact with other human beings, however, we've also established a monthly potluck at our home where we can network and meet people in our community. Salaried telecommuters go into the office for "eyes on" contact. Some go as often as once or twice a week, some as seldom as once a month.

2. Getting to Work. Since most of us have never been in charge of our own time, it may be a shock to suddenly become the master of our own fate. Since birth we have been schedule fed. For years school defined our time, then office hours. Suddenly faced with the reality of no particular time to get dressed, no particular time to brush your teeth and no particular time to start work, some people never do.

Usually this adjustment is temporary. Most electronic cottagers we've talked to like unscheduled lives. Many learn about their own natural rhythms, and work when they are at their energy peaks. Those who have difficulty with lack of structure, establish their own schedules.

3. Work Taking Over. A child growing up in an electronic cottage asked his parents one night at the dinner table, "Are we a family or a business?" With no set time to "go home from work," work can creep into already squeezed family time. As business grows, it can also creep into all the rooms of the house, with files here and books there. One woman joked that she sometimes wondered if there was any room for her in her electronic cottage. Solutions are to move to bigger quarters, add on or become more organized.

4. Creating Boundaries. Telecommuters frequently complain about being interrupted by a spouse. What a surprise to discover that although your spouse is home, you can't talk anytime. "I had to learn to pretend he wasn't here," one wife reported, "that took a while, but now I only interrupt him at those times I would have called him at the office."

What a surprise for a child to discover that mommy's home but can't be seen. "I really didn't need to talk to her," one sixteen-year-old told us, "but I kept interrupting her just to see if I could. Now I'm used to it and I only bother her if I need to."

5. Child Care. Many women find to their surprise that they cannot work at home with small children around. Much to their chagrin they resort to locating child care in or out of the home.

MOST LOVE IT

Despite it all, most electronic cottage families love it—partly because it is rarely mandatory to live and work in an electronic cottage. Those who don't like it, don't try it; or if they do, they quickly leave it.

Certainly the electronic cottage is not for every family, but those who are doing it often expound about the positive effects on their families and declare with conviction that they would never return to a traditional work style.

Although the experts disagree about how fast the electronic cottage will spread and how much it will replace our nightmares with our dreams, it is an increasing reality that is bringing the family and work together once again.

Paul and Sarah Edwards, partners in Home Enterprises Unlimited, live and work in their own electronic cottage. Their book, Working from Home, The Complete Guide, *will be published by J.P. Tarcher / Houghton Mifflin in the spring of 1984. They are instructors at UCLA Extension on home business, and they operate their home business with the help of their son Jon.*

EDUCATING THE TECHNO-WISE CONSUMER

BY MINARUTH GALEY

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Editor's Note: *How should consumers approach the new technological marketplace? How can they make wise purchase decisions? What should be the role of consumer education in preparing consumers for these new challenges? We called upon the expertise of Minaruth Galey to help answer these questions.*

The classic rules of consumer decision making apply just as much today as they did yesterday. Whether a person is buying a car, a refrigerator, a television set or a computer system, it is still important to know what you need, to learn as much as possible about a product, to shop around and compare prices, and to read all documents carefully.

But today, with some of the new technologies, we need to add another step. Today it is also important to consider the impact of the new technologies on the household and on individual family members. In the past, a consumer who was planning to replace a wringer washer and a clothesline with an automatic washer and dryer, really didn't think much about the effect of these new appliances on the family. Nor did individual consumers think much about the effect of television or automobiles on their families. But we've found that, over time, each of these technologies has left a mark. With automatic washers and dryers, Monday ceased to be washday; washday is everyday. And now anyone in the family (not just Mother) can take a turn at tossing in a load.

Television has had a different effect. It has brought Presidents and the Olympics into our homes. However, family interaction has often suffered as people even began eating in front of the set.

We know that technologies have affected family life in the past and we can be relatively safe in assuming that they will affect family life in the future. What we need now is to teach consumers to think about the possible effects, to consider their impact before making purchase decisions.

Consumers are also going to have to learn to ask some new questions. But the real problem is that the salesperson may not have the answers. In a computer store they can tell you the *capability* of a specific machine, but they cannot tell you how to *apply* the machine to accomplish what you need to have done. The information needs of families and individual consumers within those families are so varied and the capabilities of new technologies so diverse that it will be up to individual consumers to define their own needs and figure out their own application of these new machines. They will also need to decide which tasks to assign to technology and which to retain as is. To do this, consumers must understand the various capabilities of the technology as well as their own specific needs in relation to those capabilities. Then they can look for the best system to meet their specific needs. There are so many publications devoted to just this kind of analysis that it shouldn't be difficult to locate helpful information.

I would also recommend that adults involve their youngsters in consumer decisions. Children use computers today without feelings of apprehension. And when you tell them what you want the machine to do, they will probably be able to tell you if it's possible—and if not, how you can fill the gap.

In the end, it is ultimately the consumer's responsibility to find out, through old-fashioned research, the potential of these new technologies and to define their own needs. Then the consumer can shop, armed with a list of system or equipment requirements—not requirements in terms of how many buttons or switches the machine must have, but requirements in terms of what the system must be able to do to meet that consumer's needs.

It is also important to consider the needs of everyone in the family. When new technologies became available in the past, everyone seemed to have the same needs—a refrigerator to keep food cold, an automatic washing machine to get clothes clean. With today's electronic technologies, however, parents and children have different needs. For example, if it's a videotex system being sought, one family member may want electronic banking, another may only be interested in video games, while someone else wants at-home shopping and electronic mail.

Size, convenience and other such specifications will also be part of the list. Then, when shopping for a system, the consumer can say, "I want a system that does this and this and this." If consumers can't articulate all of their require-

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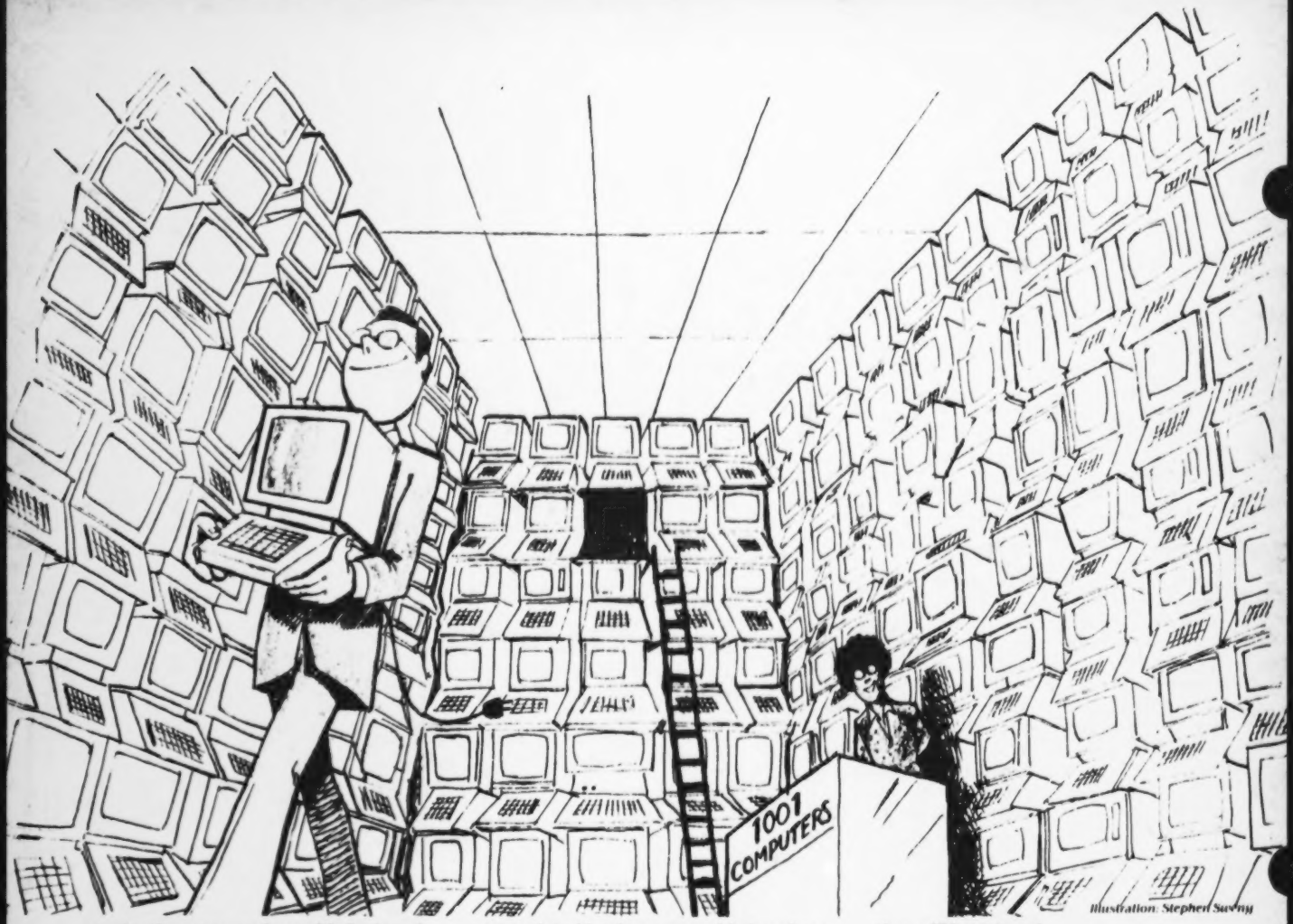


Illustration: Stephen Savoy

ments, they may end up with System A when they really needed System B.

This brings us to the new role of consumer educators. In the technological marketplace, people need to know how to ask the right questions. Educators can use real-life case studies, some simple, some more complex, to teach this concept.

In addition, this approach helps to demonstrate how consumer decisions can have an impact on the whole family, on individual members of the family and on the daily family routine. It is also important for educators to point out the possible impact these new technologies might have on lifestyles, and the influence that individual and family values play in making consumer decisions about these new systems. I believe that the degree to which new technologies fit into our value and lifestyle patterns could be a major indicator of their consumer acceptance.

Business can help to educate consumers about these new "wonders," as well. In many cases, however, the fact that technology is changing so rapidly makes it difficult for some companies to keep their own people up-to-date on the latest developments.

Through popular literature, technology-related businesses could show how families with different backgrounds have used new technologies in different ways—sort of a "slice of techno-life." For example, there could be a story of how a young, active couple from California use their personal computer or how the elderly in a Wisconsin retirement home use their cable television system. These real-life examples might make consumers less apprehensive about reaching out and exploring how they could benefit from new systems.

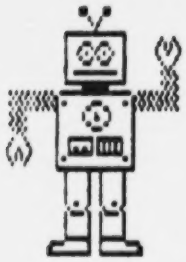
The variety and scope of available electronic technologies is ever changing and expanding. But this does not mean that educators have to start from scratch each time a new model appears. Nor do we have to take the engineering approach, teaching consumers to recognize every doodad, every diode, transistor and chip. We must teach consumers how to analyze their own needs, to consider the needs of everyone who will be using the system, to think about the impact of the system on family life and to clearly define their system requirements. We must help them learn how to find out about the capabilities of the systems and how to relate these capabilities to their needs. The more complex the technology, the more questions they will have to ask.

Just because these products are new and complicated doesn't mean that we need a whole new way of teaching consumers how to make wise purchase decisions. We just have to expand and add to the basic decision-making theory.

We also have to help consumers become confident that they can select the right systems if they follow these guidelines. And, even though the new technologies are constantly changing, the right purchase decision today may still be the right purchase decision for tomorrow. Granted, dynamic technologies can become obsolete quickly, but that doesn't mean the older ones are useless. My ten-cup, ten-minute coffee pot may still meet my needs just fine, even though there is a new one that can make fifty cups of coffee in five minutes. The same could be true for new information technologies.

Consumers are good learners. I can easily predict that educators will turn out consumers who are "techno-wise."

Minaruth Galey is a professor of education technology at Louisiana State University in Baton Rouge. Dr. Galey's primary research interest is in the application of technology, especially computer technology, to learning.

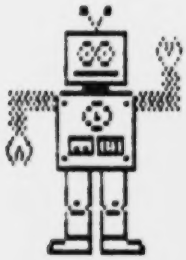


A WALK THROUGH THE GUIDE ...

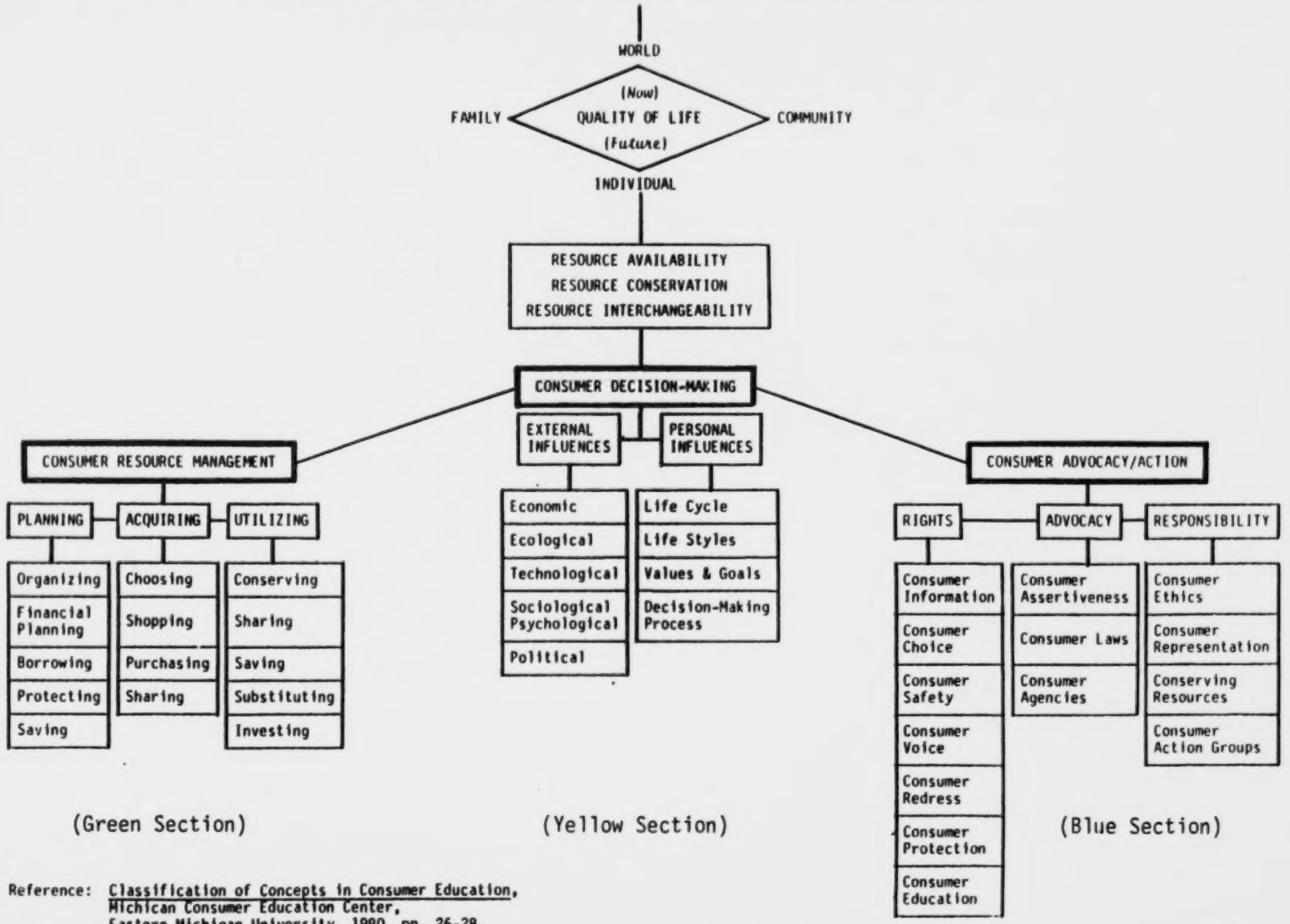
This curriculum guide is designed so that you may enter and exit at any point. The recommendation is that educators select and teach concepts from each of the three major sections to help students acquire consumer skills necessary for a smooth transition into the future.

The three sections: CONSUMER DECISION MAKING, CONSUMER RESOURCE MANAGEMENT, and CONSUMER ADVOCACY/ACTION provide suggested learning experiences and resources unique to Home and Family Life. You are encouraged to expand and adapt the material to fit the structure of your classes and the needs of your community.

The familiar concepts of Consumer Education are encompassed in the following chart. The goal of this framework is to go beyond the familiar and reach toward a future concerned with the qualify of life for individuals, families and the world.



CONSUMER EDUCATION -- ECOLOGICAL RESOURCE MANAGEMENT



(Green Section) (Yellow Section) (Blue Section)

Reference: Classification of Concepts in Consumer Education, Michican Consumer Education Center, Eastern Michigan University, 1980, pp. 26-28.

OVERVIEW: CONSUMER EDUCATION - ECOLOGICAL RESOURCE MANAGEMENT

CONSUMER DECISION-MAKING

Goal: Analyze the impact of external and personal influences on consumer decision-making and the interrelationships between personal (MICRO) decisions and societal (MACRO) outcomes as it relates to the availability or scarcity of finite world resources.

External Influences:

SLO: The student will evaluate the impact of external influences such as resource availability and ecology, technology, and economics on decisions about resource management.

Personal Influences:

SLO: The student will evaluate the impact of personal influences such as life cycle, life style, values, and goals on consumer decision-making about resource management.

CONSUMER RESOURCE MANAGEMENT

Goal: Preserve, share, and use resources efficiently by conserving, substituting, and/or interchanging resources to minimize the depletion of nonrenewable resources and maximize the conservation of finite world resources.

Planning:

SLO: The student will apply the process of planning and managing to the use and conservation of financial resources, to meet goals including saving, investing, budgeting, and borrowing.

Acquiring:

SLO: The student will apply and analyze the decision-making process when acquiring goods and services, including seeking information, considering alternatives and consequences, and selecting according to criteria.

Utilizing:

SLO: The student will apply conservation, efficient use, and substitution of nonrenewable resources when utilizing all resources.

CONSUMER ADVOCACY/ACTION

Goal: Comprehend and apply consumer rights and responsibilities in the marketplace and take action to promote consumer advocacy.

Rights:

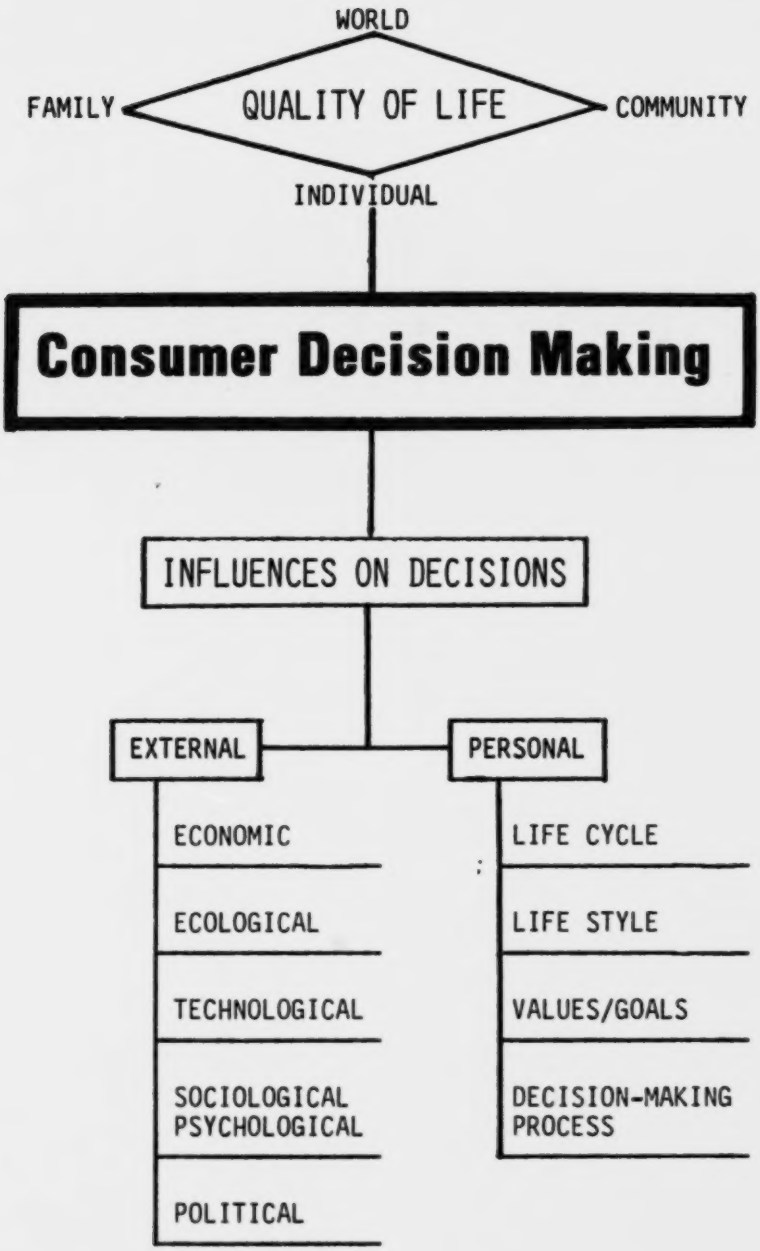
SLO: The student will identify, analyze, and apply the privileges of laws and protection for consumers including, but not limited to, the rights of: information, safety, choice, to be heard, and redress.

Advocacy:

SLO: The student will recognize, apply, and promote the consumer cause without violating the rights of others through consumer assertiveness, consumer representation, and consumer organizations.

Responsibility:

SLO: The student will identify, analyze, and apply the consumer responsibilities and obligations which are part of the consumer role, such as ethical behavior and conserving limited resources.


WORLD
FAMILY
QUALITY OF LIFE
COMMUNITY
INDIVIDUAL
Consumer Decision Making
INFLUENCES ON DECISIONS
EXTERNAL
PERSONAL
ECONOMIC
ECOLOGICAL
TECHNOLOGICAL
SOCIOLOGICAL
PSYCHOLOGICAL
POLITICAL
LIFE CYCLE
LIFE STYLE
VALUES/GOALS
DECISION-MAKING
PROCESS

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CONSUMER DECISION-MAKING

Considering present trends in society, it becomes very apparent that we need to expand the decision-making process to stress the effect of micro-decisions on the macro-environment. In addition, influences on our decisions have increased in number and scope. Below is a comparison of the Impact* decision-making process and the transitional decision-making process.

DECISION-MAKING PROCESS

"Impact" Process	Transitional Process
	DEFINE the problem
BRAINSTORM alternative solutions	BRAINSTORM alternative solutions
NARROW choices	NARROW choices
DETERMINE outcomes	DETERMINE outcomes
	CONSIDER INFLUENCES
	External: family opinion, money available, peer influence, political pressure, global conditions Personal: values, goals, habits, feelings
	CONSIDER EFFECT
	of each alternative on family, peers, community and the world
DECIDE choose one alternative	DECIDE choose one alternative
FORM A PLAN for that alternative	FORM A PLAN for that alternative
ACT	ACT
ANALYZE Evaluate	ANALYZE Evaluate

*Future Homemakers of America

CONSUMER DECISION-MAKING

EXTERNAL INFLUENCES

SLO: The student will evaluate the impact of external influences such as resource availability and ecology, technology, and economics on decisions about resource management.

Concept: Economic

Generalizations:

- Micro consumer decisions by individuals and families have an impact on societal macro decisions.
- There is a relationship between the availability or scarcity of a resource and its cost/price.
- Prosumers produce goods and services as well as consuming them.
- Resources are limited and finite.

LEARNING ACTIVITIES	RESOURCES
Describe and discuss the scenario of the: "72" gas shortage--advent of car pools; gas lines; fights in gas lines; smaller, more fuel efficient cars; growth of transit systems, etc. "74" N.W. water shortage--use of water; costs; brown lawns; changes in habits, not running water while teeth brushing; recycling water to water plants, shorter showers; shower water saving devices. Analyze the implications of the above scenes.	Newspaper/magazine articles about gas/ water shortages. "Educating the Post-Industrial Consumer," FORUM, Summer, 1981. "Five Potential Crises," Futurist May, 1984.
Imagine this scenario: "In the near future an unforeseen global disaster occurs (war, temp. change, oil pollution). The result--quantities of oil are finite and limited. The "World Court" outlaws the production of petroleum products or use of petroleum resources except for medical "life saving" purposes. -Brainstorm what products and services would be affected by such a condition, (emphasize recreational). -Define consumer, prosumer, voluntary simplicity.	"Energy Uses," Energy and Man's Environment. "Consumer Dilemma: Micro-Sensible Versus Macro-Responsible," FORUM, Summer 1981.

Concept: Economic (Continued)

LEARNING ACTIVITIES	RESOURCES
-List effects on your life this condition would produce. (emphasize recreational--sports equipment, tapes). -Divide into groups. Produce a recreational activity(s) to substitute for those no longer available. Describe other substitutes. Think future! -Discuss the effects of personal decision on others, such as costs of goods and production of goods. Can you think of other areas that we may need to become a prosumer because of limited resources?	"FHA Families & Futures Game," 1982-83 State FHA Yearbook. "Micro-Macro Decisions in a Roller-Coaster Economy," FORUM, Spring/Summer 1981. (handout, pp. 48-49).
Complete the student learning packet "The Altairs Learn About the Consumer in the Marketplace." Module No. 14	Institute for the Research & Development of Competency-Based Teacher Education programs, Wayne State University. Module No. 14.
Play "Beets and Artichokes" Game on supply and demand. Discuss implications.	Choices in the Marketplace, Washington State Council on Economic Education
Identify three resources that have decreased in price and three that have increased in the past 10 years. Determine why and compare prices. Draw conclusions.	Questions for a Young Adult During the Depression, Handout, p. 47.
Read Toffler's Third Wave about the unique characteristics of prosumers. Discuss the changes in individual consumer behavior that will result.	The Third Wave (book Toffler.
Define prosumer and voluntary simplicity.	Megatrends (book), Naisbett Magazines
Show film "Toast". Discuss energy used and the waste produced.	"Toast" ESD, C.W.U.

Concept: Economic (Continued)

LEARNING ACTIVITIES	RESOURCES
Choose what food you would buy given a supermarket ad sheet: - using $10 - using $5 Plan 3 nutritious meals with the food choices you selected for $10.	Supermarket ads and flyers.
Analyze consumer behavior in the United States. Utilize "Eight Nations of the United States."	"Eight Nations of the United States," Forecast, May 1984. "Economic Concepts and Issues," (filmstrip kit) J.C. Penney. Resources "Consumer Education" FORUM, J.C. Penney, Spring/Summer 1981.

Extended Learning: Interview grandparents, senior citizen, foreign exchange students or immigrants regarding rationing. Research rationing that occurs presently in other countries.

Leadership Activities: Students recycle old clothing by making hand puppets to sell at Christmas time.

CONSUMER DECISION-MAKING

EXTERNAL INFLUENCES

SLO: The student will evaluate the impact of external influences such as resource availability and ecology, technology, and economics on decisions about resource management.

Concept: Ecological

Generalizations:

- Conservation of consumer resources is an ecological goal.
- Ecological personal and family consumer decisions include reducing consumption, substitution of resources, and resource conservation.
- Resources can be interchanged and substituted to facilitate conservation of limited resources.

LEARNING ACTIVITIES	RESOURCES
Complete the awareness activity below- Ecological Impact of Everyday Decisions: List your activities during the day from A.M. to bedtime. Example: Woke up (to clock radio, wind up alarm, etc.) Personal Care (used electric razor, disposable shaver, etc.) Walked to school/drove own car/ bus/etc. After each item, check if: 1) You spent money 2) Used nonrenewable energy 3) You destroyed something that could have been recycled. Complete the unfinished sentences based on findings. In terms of energy used, I (found) (was surprised) (was pleased)_____. In terms of money used _____. When it comes to recycling, I _____.	"Voluntary Simplicity" Instant Lesson and FORUM, J.C. Penney, Nov. 1983. Integrating Voluntary Simplicity of Lifestyle. (Curriculum Guide). State of Florida.
Discuss the ecological impact of individual decisions. Stress concept that environmental well-being of entire society is the cumulative result of independent, individual actions.	"Instead Of" (handout, p. 50), Instant Lesson from FORUM, Nov. 1983.

Concept: Ecological (Continued)

LEARNING ACTIVITIES	RESOURCES
Collect garbage from school (i.e. office garbage cans, vending machine trash, hall garbage). Weigh to determine average trash output per day. Calculate for week and year. Evaluate the impact on the environment.	Energy Conservation in the Home, (Curriculum Guide) U.S. Department of Energy.
-Divide into "Trash Types" and research the impact of styrofoam, paper, aluminum, on the environment.	
Based on this awareness activity students may:	
-Create school or class competition to reduce consumption and increase recycling. -Design recycling center in home economics lab and/or entire school. -Write newspaper filler statements on throw-aways, resource conservation, reducing consumption based on facts from Futurist and environmental periodicals. -Design posters for school, community, senior center, pre-schools, etc. on reducing consumption. -Award "WASTE OF THE WEEK" to product, restaurant, etc. using most throwaways.	"The Fascinating World of Trash" National Geographic, Special) section). April, 1983. Vol. 163 No. 4.
Make a list of all the small electrical appliances in your home that duplicate the function of each other. Include grooming, household, recreation, hobby and shop equipment. Discuss the dollar and ecological costs. Examine the implications for consumers of the future.	"Voluntary Simplicity: A Lifestyle Alternative," FORUM, Nov. 1983.
Search and compare the information on prices of a) electricity per kilowatt and b) gasoline per gallon for the following time spans - 20 years ago, 10 yrs., 5 yrs., 1 yr. and this month. Draw comparisons and relationships between availability of the resource and its price. Relate to availability and scarcity of the resource.	"Creating a Sustainable Society," p. 11 FORUM, Nov. 1983. (See pp. 65-66).

Concept: Ecological (Continued)

LEARNING ACTIVITIES	RESOURCES
Make a list of the 10 most used electrical appliances. Choose which 3 you would keep if the law said that was all you could have. Discuss the impact on your life.	
List alternate methods to the use of electrical appliances.	
Tally the amount of wattage on favorite items.	
Debate the following topics: -Food - Will there be enough? Can America feed the world? Should America use all available land for food production? Should Americans give up beef in an effort to feed the hungry in other nations? -Can we afford to return to natural fibers for clothing to conserve petroleum? Which is the more important use of land--food or fiber production? -Will energy-efficient housing be accepted? Will smaller houses be a necessity of the future? New designs in home furnishings--acceptable or not? -Can Americans manage with less energy? -Should family size be limited by law? Will scarcity further deteriorate American family life?	"Resource Depletion in the Ecosystem," Tips and Topics for Home Economics, Dec. 1976. "The Post-Industrial Consumer," Journal of Home Economics, January 1978.
Read and discuss scenarios from Mother Earth Magazine.	"Economic Outlook from 2005," Mother Earth News, Feb. 1984.
Extended Learning: Make sorting barrels for recycling in the home.	
Record power meter readings for one week. During second week, work to cut back energy use.	Energy, Food & You, Curriculum Guide, SPI.
List all electrical appliances at home. Bring list to school.	Energy and Man's Environment.
Leadership Activity: Students organize paper drive for community.	

EXTERNAL INFLUENCES

SLO: The student will evaluate the impact of external influences such as resource availability and ecology, technology, and economics on decisions about resource management.

Concept: Technological

Generalizations:

- There is an impact from technological changes on consumers when buying merchandise and completing money transactions.
- The computer era with automation such as EFT (Electronic Fund Transfer) brings both advantages and disadvantages for the consumer in money transactions.
- The new information age with telecommunication brings changes for consumers, such as telebuying.

LEARNING ACTIVITIES	RESOURCES
Interview business persons, school personnel or family members as to the ways technological changes have affected their decisions. How have those decisions effected human interaction? Money spent? Efficiency of work? Privacy of personal or business information?	
Brainstorm services that electronic HIS (Home Information Systems) offer the consumer. List pros and cons.	
Brainstorm changes in personal banking patterns brought about by Electronic Fund Transfer (EFT). List pros and cons for consumers of the new automated system.	Coping with a Cashless Society (packet) J.C. Penney, 1979 "Electronic Banking," Facts for Consumers, FTC Bulletin.
Create comic strips of frustrating situations for different age groups related to the use of new technology and affecting human relationships. Publish in school newspaper.	"Life in a Computerized Dream House," Futurist February 1982.
Explore possible uses of computers in the home.	"Life in the Electronic Cottage," FORUM, Sept. 1983. (See pp. 6-7). "Technology: The Future is Now," Forum, January 1982," ANR2D24U." (handout, p. 52).

Concept: Technological (Continued)

LEARNING ACTIVITIES	RESOURCES
Read articles on "Family Life in the Electronic Cottage". Discuss implications.	"Electronic Cottage" in Third Wave, Alvin Toffler. Megatrends, Naisbett.
Discuss telebuying services. Examine the advantages and disadvantages for consumers. Discuss the implications for shopping in the future.	"Technology in the Marketplace," Instant Lessons, J. C. Penney "Telebuying," FORUM, Jan. 1982. See pp. 53-58.
Read "Videotex & Teletext" and "New Technologies Raise New Issues". (handout, pp. 57-58, 59-60).	"Technology in the Marketplace," FORUM January 1984.
Read "Home Information Services" (handout, pp. 61-62).	"Technology in the Marketplace"
Complete worksheets: "Weighing The Pros & Cons." and "The Impact of the Wheel." (Handout, pp. 63-64).	FORUM, Instant Lessons, February 1984.
	"Buying in the Future: A Guide to Computer Shopping" Futurist, June 1982.
	"Robots and the Economy", Futurist, December 1984.
	"Potential Impact of Robotics," Futurist 1983.
	"Videotex: Consumer Help or Headache? Forecast October 1984.
	"Videotex:" Ushering in the Electronic Household," Futurist, Feb. 1982.

Concept: Technological (Continued)

LEARNING ACTIVITIES	RESOURCES
Invite a guest speaker, such as a banker, to talk about the use of Electronic Fund Transfer (EFT) in their institution as related to consumers from the standpoints of privacy, cost, etc.	guest speakers
View film on EFT and list pros and cons of EFT.	Modern Talking Pictures film, Seattle, Washington. Personal Privacy, Resource Kit, J. C. Penney, 1978. Cashless/Checkless Society Kit, J.C. Penney.
Research and determine the characteristics of EFT for the following -convenience -privacy -theft (of information) -costs	"The Impact of Computer Technology on the Family," Illinois Teacher, March/April 1982.
Identify the pros and cons of each of the following changes on consumers: -cash machines -debit cards -automatic deposits, EFT, etc.	
Discuss the issues of "privacy" and "Computer code theft" with implications for the consumer.	
Extended Learning: Review available merchandise from electronic shopping services from a mall.	
Leadership Activity: At a bank, survey customers about their positive and negative feelings about using electronic fund transfers. Consolidate results and write a report for the bank manager.	

CONSUMER DECISION-MAKING

EXTERNAL INFLUENCES

SLO: The student will evaluate the impact of external influences such as resource availability and ecology, technology, and economics on decisions about resource management.

Concept: **Sociological/Psychological**

Generalizations:

- Sociological and psychological factors influence individual and family consumer decision-making.
- Variations in life style, customs, traditions, and roles are examples of sociological influences on our consumer behavior.
- Psychological influences on consumer behavior include values, self concept, status.

LEARNING ACTIVITIES	RESOURCES
Divide the students into small groups. -Each group constructs a bulletin board showing individual/family success symbols for (1) 1940, (2) 1960, (3) 1980, (4) 2000.	"New Values and Life Styles," Instant Lessons and FORUM, Sept. 1983, pp. 26-27.
Plot a time chart showing how present values differ from past values. Discuss the implications of these trends.	
Analyze time line for values and resources used--peer influences--social status.	Current issues of Futurist
Predict personal life style and success symbols for student at age 30 in the year 2000. What global effects will these changes cause?	"Looking ahead to 2000 A.D." FORUM, J.C. Penney, Nov. 1983. (handout, p. 67).
List any values that are influenced by where you live or the people in your community. Analyze how those affect consumer decisions.	
Plot a time chart showing how present values differ from past values. Identify events. Consider desirable futures now which may conflict at a future time with the views of those who will be subject to them. For example, are young people capable of deciding a future for the elderly? Why or why not? How can students become more aware of present and future alternatives for the elderly?	What's New in Home Economics, Vol. 17, No. 8, April, 1984.

Concept: Sociological/Psychological (Continued)

LEARNING ACTIVITIES	RESOURCES
Discuss what will be future values and customs as influenced by future society and technology.	FORUM Instant Lessons, June 1984 (handout, p. 64).
Discuss kinds of consumer choices that will be affected because of these future values and custom influences.	"Creating a Sustainable Society" FORUM, J.C. Penney, Nov. 1983. See pp. 65-66.
Prepare a list of words such as swap, barter, share. Explain what you would/could do to extend resources utilizing each concept.	"What Do You Think?" FORUM, Sept 1983 (handout, p. 51).
Compile typical dollar costs and ecological costs of the following customs: Discuss implications. For example: weddings Christmas, birthdays funerals, etc.	
Extended Learning: Interview someone who was a young adult during the depression of the 30s. Learn what this tells you about consumer choices then and now.	(Handout, p. 47)
Design a collage of ads for a bulletin board illustrating psychological influences on consumer behavior.	
Learn how appeals are made to consumers--sociological, psychological, etc. Trace through examples from current magazine and T.V. advertising.	
Leadership Activity: Survey school mates as to their reasons for spending their money on food, recreational equipment, school supplies? Relate to values.	

CONSUMER DECISION-MAKING

EXTERNAL INFLUENCES

SLO: The student will evaluate the impact of external influences such as resource availability and ecology, technology and economics on decisions about resource management.

Concept: Political Influences

Generalizations:

- An awareness of political influences on consumer-related public policy enhances decision-making.
- Consumers and consumer interest groups need more active representation and involvement in public policy decision-making.
- There are implications for consumers, both pro and con, when increasing or decreasing the governmental role in consumer affairs.
- Public policies and the overall economy directly and indirectly affect the prices and availability of consumer goods and services.

LEARNING ACTIVITIES	RESOURCES
Research the impact of public policy on consumer decision-making by having students: -Choose a political figure (either individually or as groups). -Research and tally the records of chosen political figure on the subject of consumerism. -Post results on a room bulletin board (or report). -Discuss impact of the consumer issues on individual persons, community, state, country, globe. -Elect one of these politicians to head a consumer agency. -Evaluate the winner's position on consumer issues.	newspapers current magazines: Time/Newsweek
Interview the owner of a local business to find out how he or she made economic decisions affecting land, labor, capital, and advertising.	Economic Concepts Kit, J.C. Penney.

Concept: Political Influences (Continued)

LEARNING ACTIVITIES	RESOURCES
Read and discuss the pros and cons of governmental involvement in consumer protection for consumers via: -legislation -agencies (such as FDA, etc.)	Consumer Reports Changing Times
Discuss ratio of the U.S. population to that of the world population. Relate that to the U.S. percentage of use of world resources. -How long will other countries let us continue? -How does this influence global attitudes toward us? -How will third world countries attain equal economic status?	Megatrends, John Naisbett. "Discovering Voluntary Simplicity of Lifestyle," FORUM, Nov. 1983. (See pp. 72-73).
Plan and produce a National or World Lunch -Divide food by percentage appropriate to each continent or socio-economic group. -Students draw for above groups and eat lunch. -Discuss reactions, group interactions and project future inter-group relations.	Speaker with slides concerning world hunger. Food, Energy and You, Curriculum Guide, SPI.
Extended Learning: Write a letter of reaction to a current state or national consumer issue.	Current newspaper or magazine Kiplinger Newsletter "What's in an Issue?" (filmstrip), J.C. Penney.
Leadership Activity: Organize a panel of persons who have jobs helping people make consumer decisions - Home Economics teacher, extension agent, social worker, personal finance counselor - ask them to speak on the topic: What are the most common characteristics that your clients have which prevent them from making wise consumer decisions?	

CONSUMER DECISION-MAKING

PERSONAL INFLUENCES

SLO: The student will evaluate the impact of personal influences such as life cycle, life style, values, and goals on consumer decision-making about resource management.

Concept: Life Cycle

Generalizations:

- Each stage of the consumer life cycle has unique consumer needs, challenges, and resources.
- Each stage of the life cycle seeks and deserves the opportunity for "quality of life."
- Stages and changes in the family life cycle influence the use of income.
- The decision-making criteria vary with changes in the family life cycle.

LEARNING ACTIVITIES	RESOURCES
Contrast the traditional life cycle to transitional (future) life cycle -Provide an example of the traditional life cycle. Discuss this cycle. -Draw cards which have decriptions of individuals who fit into the traditional life cycle. Categorize individuals. -Draw cards which have descriptions of individuals who fit into transitional or future situations (singles, single parents, middle age roommates). -List changes that will occur affecting the future life cycle. (longer life span, changing values in raising children, length of childhood, children returning to the nest). Define "Transitional." Explore a transitional (futurist) life cycle. Discuss what used to be, what is now, and how this term transition applies to our current life cycle.	"Consumer Life Cycle" FORUM, J.C. Penney, Spring/Summer 1981. "Consumer Life - Cycle Stages" (handout, pp. 68-69). "Consumer Values in Transition" (handout, pp. 70-71). "Lifestyle Development", p. 231. The Savvy Consumer. McKnight, 1984.
Interview a variety of consumers: teenagers, college students, young couple, middle age parent, senior citizen, single adult. Discuss how they can work toward "quality of life" in their stage of the life cycle.	

Concept: Life Cycle (Continued)

LEARNING ACTIVITIES	RESOURCES
Observe changes in the consumer decision-making criteria which result from changes in the family life cycle. a) young couple expecting first child b) middle age couple with 2 children in college c) senior citizens How would this be different in the year 2001? Predict changes in family and individual life cycle.	
Analyze case studies, identify two unique differences in the use of income of each of the following stages of the life cycle. -young marrieds -teenagers -launching family -empty nest -preschool -retirement Illustrate how changes in the family life cycle influence the use of income.	Case studies in newspapers and magazines.
Provide case studies for families in various stages of family life. (Young married couple; family with first child; with three children; with children in college; with children married and away from home; a retired couple.) Compare and contrast the unique consumer differences and similarities of each stage.	
Brainstorm possible need for savings in each family group.	
Identify factors which will influence the choice of a financial plan for each family at the particular stage in the family life cycle.	
Analyze case studies, comparing typical different stages of the life cycle: as students, single adults, newly married couples, beginning families, growing families, retired couples--as to the use of resources. -How might the scenarios change if death of a spouse or divorce takes place? -What value conflicts might occur for a single-parent family (i.e., the need to work vs. nurturing a child in the home)?	"Making Ends Meet," (filmstrip) Guidance Associates.

CONSUMER DECISION-MAKING

PERSONAL INFLUENCES

SLO: The student will evaluate the impact of personal influences such as life cycle, life style, values, and goals on consumer decision-making about resource management.

Concept: Life Style

Generalizations:

- Voluntary simplicity is a life style that practices conservation of resources.
- The potential for "quality of life" exists with all life styles.
- Voluntary simplicity embodies many different life styles and is applicable to a variety of families and income levels.
- Practicing voluntary simplicity of life style promotes conserving limited resources, and resource substitution.
- Quality of life exists independently of the quantity of material possessions.

LEARNING ACTIVITIES	RESOURCES
Complete "Voluntary Simplicity of Lifestyle Attitude" quesionnaire. -Analyze and discuss outcomes of the scores of student questionnaires.	Integrating Voluntary Simplicity of Lifestyle into Home Economics. (Curriculum Guide) Florida Dept. of Education, 1981, p. 37. (Handout, pp. 75-79).
Read excerpts from Little House in the Big Woods and Farmer Bag. Illustrate artistically (poetry, drawing, story, etc.) your feelings about how a positive quality of life can exist with few material possessions.	Wilder, Laura I., Little House in the Big Woods Series.
Debate: "In the future we may have fewer material possessions and the quality of life will improve."	The Giving Tree, Silverstein.
Use description of an "at home computer."	"At Home," FORUM, Jan. 1982. (Handout, p. 74).

Concept: Life Style (Continued)

LEARNING ACTIVITIES	RESOURCES
Role play: A couple planning the costs of a first child...a couple discussing pros and cons of the wife working...a teenager discussing the purchase of a first car with parents...a family planning the care of an older parent...a single parent helping a child manage his/her allowance.	"Toward a Quality of Life," (filmstrip kit) J.C. Penney.
Dramatize the following through role playing: a family setting goals for spending...an engaged couple establishing goals for married life...a family deciding which of several goals have top priority.	
	"New Values and Life-styles," FORUM, Sept. 1983 (case studies, p. 19).
Plan menus that use nutritious foods lower on the food-chain appropriate to all socio-economic groups. Determine cost and appearance of each menu.	Vegetarian cookbooks Diet for a Small Planet (book).
Compare national food habits of five foreign lands (include the Third World) for protein alternatives and amount of food waste. Discuss the implications for U.S. diets and food habits.	Time-Life Cookbook Series of Cooking of ....various countries.
Take an inventory of all the electrical gadgets you have in the home. Determine 3 you could live without.	
Identify the 8 areas of lifestyle including: Living Space — Spending Behavior Inner Self — Transportation Food — Your Friends and Family Employment — Leisure Summarize the factors that best describe your habits in each of these lifestyle areas. Describe your lifestyle goals as they relate to each of the areas.	"Money & Life Style," (kit Changing Times.

Concept: Life Style (Continued)

LEARNING ACTIVITIES	RESOURCES
Predict ahead to 2000 A.D. Define your life-style. Illustrate your spending behavior now and predict your spending behavior for 2000 A.D.	"Family Life in the Electronic Cottage," FORUM, Sept. 1983. (pp. 6-7). Chpt. 9, "Lifestyle Development" Savvy Consumer, McKnight, 1984.
Respond to questionnaire to define "Voluntary Simplicity and Me."	"Voluntary Simplicity," FORUM, Nov. 1983, p. 3 (handout, p. 162).
Discuss the concept of "Voluntary Simplicity" and its impact for consumers and families. Compare your lifestyle to the concept of voluntary simplicity.	"Voluntary Simplicity: A Lifestyle Alternative," FORUM, J.C. Penney, Nov. 1983, "Discovering Voluntary Simplicity" (handout, pp. 72-73).
Identify and discuss five differences between voluntary simplicity and traditional life style practices. Discuss implications.	
Read "Life Style" handout from Forum Brainstorm ways to promote simplicity of lifestyle.	Resource Software: "The Two Income Lifestyle Study"
Participate in The Life Style Game. Discuss Implications.	"The Futurist," Feb. 1979. "The Simple Life: Making it in an Age of Society," Current Consumer, Oct. 1980.
Extended Learning: Interview family members for voluntary simplicity. Practice used in their family life styles.	
Discuss with parents - "Our families stage in the life cycle, at the present, time and what are our immediate financial concerns and goals? How will this change in the next 10 years?	

Concept: Life Style (Continued)

LEARNING ACTIVITIES	RESOURCES
Leadership Activity: Research second-hand stores, such as Goodwill and Junior League shops, for clothing. Plan and present a style show of creative use of "second time around clothing" for family members.	Second hand stores--local Yard/garage sales
Visit with senior citizens about their financial concerns and how they planned for their retirement.	

CONSUMER DECISION-MAKING

PERSONAL INFLUENCES

SLO: The student will evaluate the impact of personal influences such as life cycle, life style, values, and goals on consumer decision-making about resource management.

Concept: **Values & Goals**

Generalizations:

- If individuals and families value "quality of life," it will affect their consumer decision-making and goals.
- When individuals and families value conserving finite world resources, it influences their consumer-related goals.
- Ecological consumers, whether individuals and/or families, strive to identify the differences between their needs and their wants.

LEARNING ACTIVITIES	RESOURCES
Read "Happiness is..."	Happiness is a Warm Puppy, Schultz, Charles.
Brainstorm "happiness is..." as a class. Create a Recipe for Happiness" based on personal values and goals. In a large bowl mix together 1 cup _____ ½ cup _____ 2 teaspoons _____ Gently Add: 1/3 cup _____ 2 tablespoons _____ a dash of _____ a pinch of _____ Fold in: a bit of _____ two shakes of _____ Pour into a large pan. Bake and Enjoy. Divide into groups and come to a concensus about "Recipe for Happiness." Present group recipe to class. Compare and discuss.	"Technology in the Marketplace, Instant Lessons, J. C. Penney Feb. 1984. Values Clarification, (kit), J.C. Penney. "Changing Values. Where Are We Going?" FORUM 1980. "Decision-making and Values," Person to Person, Bennett, Co.

Concept: Values & Goals (Continued)

LEARNING ACTIVITIES	RESOURCES
Discuss the following questions: How would your recipe differ if: you lived in the city/country? you lived in Third World countries? it had been written in the 50s? it had been written in the 70s? it was to be written in 2000?	
Complete unfinished sentences such as: If only I had more time I would... If only I had more money I would... If only I had more energy I would...	"New Values and Life-styles," Instant Lessons and FORUM, J. C. Penney September 1983.
Discuss the class responses to the sentences. For example: What kind of energy did you choose? (human, renewable, non-renewable) Focus on expanding concept of energy How would your parents answer these questions? How would senior citizens (grandparents) answer these questions differently? Why do different groups answer differently? (relate to changes in life cycle and circumstances) Analyze your personal goals and values.	
	Economic Value System test, pp. 80 - 85.
Complete Activity "What Type of Consumer Are You?	"Consumer Education" FORUM, J. C. Penney Sp/Sum 1981, p. 3.
Complete Activity "Planning Your Future", Discuss.	Current Consumer & Life Studies, Feb. 1984.
Listen to popular songs and list values being expressed in the words.	"The Money Tree," 2nd ed. (film).

Concept: Values & Goals (Continued)

LEARNING ACTIVITIES	RESOURCES
Compare wants and needs. Discuss "What influences wants and needs." Would your wants and needs be different in different countries? If you were a different age?	
Consider the 8 factors below and analyze how each factor affects your family's quality of life. 1) family size 2) composition 3) stage in family life cycle 4) social status 5) values 6) standards 7) goals 8) income	Values Clarification Simon.
Extended Learning: Watch a "family" T.V. program 2-3 weeks in a row - identify values of that family and surmise how those values might affect purchases.	
Leadership Activity: Review literature on children's T.V. programs and ads and analyze how these programs affect children's wants. Prepare a puppet show or other presentation to help children understand why they don't always get all they want and why they have certain wants.	

CONSUMER DECISION-MAKING

PERSONAL INFLUENCES

SLO: The student will evaluate the impact of personal influences such as life cycle, life style, values, and goals on consumer decision-making about resource management.

Concept: Decision-Making Process

Generalizations:

- The process of decision-making includes identifying goals, seeking information, exploring alternatives, and taking action.
- When the decision-making process is applied to resource management, it facilitates implementing personal/family goals and values.
- The pros, cons and impact of each possible alternative decision regarding resources needs to be examined and weighed.

LEARNING ACTIVITIES	RESOURCES
Brainstorm ways people make decisions (horoscope, gambling, flipping coins). Discuss the pros and cons of each method from the standpoint of consumer satisfaction, etc.	
Use Impact with transitional decision-making steps to solve a predetermined problem. Repeat to solve a real problem.	Program Action Impact FHA.
Read about the decision-making process and discuss.	"Making Consumer Decisions," in The Savvy Consumer, Bennett Co., 1984.
Brainstorm influences which affect the decision-making process.	
Analyze why one should use the decision-making process.	"Making Decisions," The Confident Consumer, Goodheart-Wilcox, 1982.

Concept: Decision-Making Process (Continued)

LEARNING ACTIVITIES	RESOURCES
Role play a situation using different decision-making techniques, such as flipping a coin vs. the decision-making process. Use examples that apply to various areas of home and family life that may affect others and the future, such as: -a couple deciding whether to have children or not -baby diaper-cloth, disposable -career choice (training costs, etc.) -car (purchase, renting, etc.)	
Discuss: How does this affect your quality of life? Quality of others?	
Brainstorm influences which affect the decision-making process.	
List basic resources available in the decision-making process (material and non-material; renewable vs. non-renewable, etc.)	"Decision-Making By Consumers," Consumer Education Glencoe, 1984.
Given a hypothetical problem, the student will analyze the situation using the decision-making process. Discuss the results.	
Compare wants and needs. Discuss "What influences wants and needs." Would your wants and needs be different in different countries? If you were a different age?	
Consider the 8 factors below and analyze how each factor affects your family's quality of life. 1) family size 2) composition 3) stage in family 4) social status 5) values 6) standards 7) goals 8) income	Values Clarification Simon.
Brainstorm - Your kitchen of the future; values towards food and entertaining. a) determine actual needs for small and large kitchen equipment to fit their values.	Give examples of cultures who successfully practice "voluntary simplicity" in their homes (China).

Concept: Decision-Making Process (Continued)

LEARNING ACTIVITIES	RESOURCES

b) Create a kitchen space plan that would fulfill their personal needs, include: space, storage, large work centers (range) - i.e. do they actually need a range or is a toaster oven or microwave sufficient?

c) List ways to reduce equipment and material consumption consistent with expressed values.

Extended Learning: Use the decision making process to make an out-of-class decision.

Leadership Activity: Use transitional decision making process to plan the years POW. Consider how these "micro" activities affect the "macro" environment of the school.

HANDOUTS/WORKSHEETS FOR CONSUMER DECISION - MAKING SECTION

QUESTIONS FOR A YOUNG ADULT DURING THE DEPRESSION

1. What types of consumer goods were in large supply then?

2. What types were in limited supply?

3. Was fashion important to men and women then? Why/why not?

4. Describe the difference between a grocery store during the mid-thirties and a supermarket today.

5. What percentage of income was spent on food then? What percentage today?

6. How does the variety of foods available now compare to the variety that was available then?

Your Own Questions:

7.

8.

9.

Consumers in a Roller-Coaster Economy

by Ronald W. Hasseph

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We are presently experiencing wide fluctuations in the inflation rate, resource availability, consumer credit policies, and in the rate of unemployment. The consumption climate of the Eighties will probably be characterized by ups and downs of a magnitude not previously experienced. It is probably not surprising that the force behind much of this erratic economic roller-coaster ride is high inflation.

Understanding Inflation

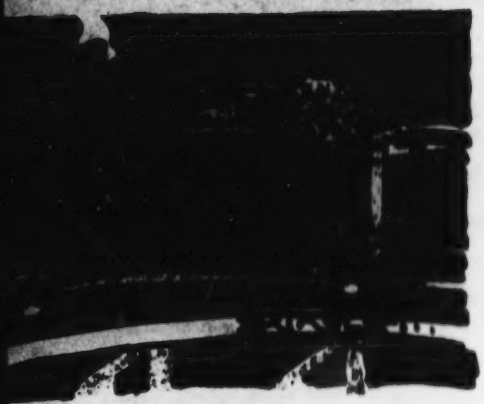
Inflation is defined as an increase in the level of prices with an accompanying decrease in the purchasing power of a dollar. There are two basic explanations for the increase in price level which we call inflation: demand-pull and cost-push.

Demand-pull is the inflationary pressure which results from an increase in dollars being available for buyers to spend on a limited number of goods and services. Consumers, business and government bid prices up as they compete for limited supplies in the marketplace. There are several practices which increase the supply of money available to consumers without an equivalent increase in available goods and services:

- **Bank cards** (and other easily available consumer credit plans) increase the number of dollars of consumer spending power in the short run.
- **Deficit spending by government** has the same effect as consumers' use of credit cards since it also involves "buy now and pay later."
- **Government transfer payments** (programs which transfer money from workers to the unemployed, the retired, and the poor), although socially desirable, increase aggregate purchasing power without increasing output.
- **Tax cuts**—increase the money available for spending and, therefore, sometimes fuel inflation.
- **Some kinds of consumer behavior** are inflationary. The following practices are examples of behaviors which increase the level of demand beyond its normal level:
  —the psychology of "buy now—it will only cost more later"
  —buying on credit
  —accepting hospital care for an outpatient problem so that it will be covered by insurance.

Cost-push is the inflationary pressure which occurs when costs of goods and services increase without a corresponding increase in total productivity. Some common cost-push causes include:

- **Energy costs.** Most of these increases have been "passed on" to the consumer with only minor gains in productivity to dampen the increase.
- **Wage and benefit increases.** When producers must pay more money to their workers without receiving additional output in return, production costs (and probably consumer prices) will increase.



• **Social progress.** In the past 20 years we have witnessed many positive social movements, including the civil rights movement, women's movement, consumer movement and environmental movement. Business and industry must absorb the costs of mandated fair employment practices for minorities and women as well as for consumer protection and environmental protection. These additional input costs are often incurred without a corresponding increase in output.

Few of us would argue against the social progress which has emerged from these recent movements, yet few of us would probably identify them as potential contributors to inflation. Such progress seldom occurs cost-free, no matter how hard we may wish it so.

What can we do?

Because the world has changed and the unpredictable economy will probably continue, consumers will need to learn new behaviors for coping with the roller-coaster effects. For example, even relatively "low" rates of inflation can be debilitating. An annual inflation rate of eight percent will *halve* the purchasing power of the dollar in less than ten years! Considering that consumers must save *present* dollars to prepare for *future* needs (e.g., down payments on homes, college for the children, retirement) and considering that all consumers hope for at least a gradual improvement in their level of living, even an eight-percent inflation rate over an extended period could be socially disruptive and highly undesirable.

But even while we are on a roller coaster, there are several things which consumers can do to help dampen the peaks and raise the valleys of an inflation/recession-prone economy.

—Look at the ten principles which are described on this page.

—Ask yourself:

1) Does this principle fit my situation?

2) How can I apply the principle?

3) What are the macro implications of this action?

—Expand the list with additional principles which may have evolved out of your experiences. □

Principles for Making Micro Decisions in a Roller-Coaster Economy

I. The Principle of Informed Judgment

—Know when to worry.
—Try to understand inflation and your options in controlling its effects.
—Try not to devote energy to worrying when you could be doing something that might help.
—Recognize that every benefit has its cost.
—Be an informed citizen as well as an informed consumer.

II. The Principle of Conservation of Assets

—Tangible assets are money, real property, collectibles, jewelry, etc.
—Intangible assets are your physical and mental health, your skills, etc.
—It is often the intangible assets which are used to produce additional tangible assets.
—Maintain your producing/earning power as well as your spending/purchasing power.
—Take care of your health as well as your house and your bank account.
—Conserve and strengthen your total asset base rather than consuming your capital.

III. The Principle of Productivity

—Consider your productivity in the three areas of your economic life.
—As a worker, if wages or benefits are increased, ask yourself how you can also increase your productivity (your output) to help hold down a corresponding price increase.
—As a consumer, make every dollar work to its maximum.
- Buy dual-purpose furniture, mix-and-match clothing.
- Buy on sale.
- Bargain for lower prices.
- Comparison shop, especially for "big ticket" items.
- Reexamine your value base.
- Make use of everything you pay for.

—As a taxpayer, demand economy and efficiency from government agencies.

IV. The Principle of the Present Value of Money

—In an inflationary economy, a dollar today is worth more than a dollar in the future.
—Pay debts on the last legal day.
—Collect on the earliest possible date.

V. The Principle of "A Dollar Protected Is Greater Than a Dollar Earned"

—For every dollar you earn you do not get a dollar; some of it goes to taxes.
—Protect your present income by understanding the tax laws and using them to your advantage.
—Find ways of protecting some of your dollars through legal tax deductions and tax shelters.
—Remember that saving energy means saving money as well.

VI. The Principle of Resource Interchangeability

—Learn to use your time, energy and skills in place of money.
—Do-it-yourself projects allow you to conserve money for other uses.

VII. The Principle of the Resource Nest Egg

—In an unpredictable economy, it is wise to have a nest egg of all resources.
—Do not schedule every minute of your time.
—Do not overextend your human energy expenditure.
—Have several career options (or spend some of your time and energy expanding your skills).
—In "good" times, build your monetary nest egg; in "bad" times, build your skills nest egg.

VIII. The Principle of Cyclical Movement and Consumer Planning

—The economy typically goes through cycles. Each individual also goes through life-cycle stages in which the various resources are more or less available or necessary.
—Learn to spot the changes in the economic cycle. Have two spending scenarios available: one for good times, one for bad.
—Looking ahead to the next life-cycle stage helps you plan for upcoming needs.

IX. The Principle of Financial Productivity and Leverage

—Make your money work for you.
- Look for the savings account with the highest interest.
- Look for checking accounts that pay interest.
- Investigate money-market funds and short-term certificates.

—Let other people's money work for you. Consider borrowing if the return will be greater than the cost.

X. The Principle of Flexible Options

—"Hang loose," especially in a recession or downturn in the economy.
—Having many resource options and having the choice to buy or not to buy will give you the best advantage.

Instead Of . . .

OBJECTIVE: To identify alternative conservation actions that individuals can take.

GENERALIZATION: Because the realities of our environment constantly change, individual behaviors that affect the environment must be frequently reassessed.

TO THE STUDENT:

- Complete each statement below by listing three alternative conservation actions you could take.
- Use the blanks in the last three statements to design your own conservation ideas.

Instead of drying all of my clothes in the dryer . . .	I could save energy by: 1. _____ 2. _____ 3. _____
Instead of throwing away cans, bottles and paper . . .	I could recycle them by: 1. _____ 2. _____ 3. _____
Instead of turning the heat up in the winter . . .	I could keep warm by: 1. _____ 2. _____ 3. _____
Instead of turning the air conditioner on in the summer . . .	I could keep cool by: 1. _____ 2. _____ 3. _____
Instead of throwing away clothes that don't fit . . .	I could recycle them by: 1. _____ 2. _____ 3. _____
Instead of wasting water . . .	I could help conserve water by: 1. _____ 2. _____ 3. _____
Instead of consuming a lot of highly processed convenience foods . . .	I could simplify my food habits by: 1. _____ 2. _____ 3. _____
Instead of _____ . . .	I could _____ by: 1. _____ 2. _____ 3. _____
Instead of _____ . . .	I could _____ by: 1. _____ 2. _____ 3. _____
Instead of _____ . . .	I could _____ by: 1. _____ 2. _____ 3. _____

TO THE TEACHER:

After identifying specific conservation actions, students could be instructed to discuss their ideas with family members, implement selected actions in the home for two weeks and write a brief report on the success of their efforts.

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Personal computers make it possible for people to telecommute to work. Many tasks formerly done at the office can now be done at home. The survey below will help you discover your attitude toward making the home and the workplace one.

- For each statement, circle your opinion: strongly disagree, disagree, undecided, agree, or strongly agree.
- Compare your responses with the attitudes expressed in the Nevada survey printed below.

??? WHAT DO YOU THINK ???

DO YOU THINK WORKING AT HOME WOULD PROBABLY:

	STRONGLY DISAGREE	DISAGREE	UNDECIDED	AGREE	STRONGLY AGREE
1. Be a good idea	SD	D	U	A	SA
2. Strengthen family ties	SD	D	U	A	SA
3. Relieve transportation problems	SD	D	U	A	SA
4. Make work time flexible	SD	D	U	A	SA
5. Help children understand parents' work roles	SD	D	U	A	SA
6. Relieve household tension	SD	D	U	A	SA
7. Increase leisure time	SD	D	U	A	SA
8. Increase time with people	SD	D	U	A	SA
9. Improve land use	SD	D	U	A	SA
10. Convert factory and office buildings to apartments	SD	D	U	A	SA
11. Decrease product quality	SD	D	U	A	SA

FIGURES ARE FUN TO COMPARE, BUT THERE ARE OTHER IMPORTANT QUESTIONS TO CONSIDER.

- How might jobs be creatively redesigned to allow telecommuting?
- How would I feel about working alone at home instead of with others in an office?
- How would telecommuting affect my productivity?
- How would telecommuting affect my lifestyle?
- How might it affect interaction within a family or a household?
- How might communities change if more people work in their homes?

SUMMARY OF RESULTS

A randomized sample of Nevadans (N = 700) gave the following responses.

	STRONGLY DISAGREE	DISAGREE	UNDECIDED	AGREE	STRONGLY AGREE
1.	14%	20%	23%	33%	10%
2.	10	28	24	30	8
3.	4	11	9	60	14
4.	7	13	10	57	14
5.	7	17	18	49	9
6.	12	39	30	15	4
7.	9	28	25	32	6
8.	10	36	26	24	4
9.	7	23	33	31	6
10.	12	35	41	10	2
11.	8	29	36	21	6

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This activity was developed by Patricia A. Tripple. Dr. Tripple is Professor of Home Economics at the University of Nevada / Reno. She is Principal Investigator for the Agriculture Experiment Station Research Project 921, "Consequences of Energy Conservation Policies for Nevada Households."

1 If I could have a personal robot that I could program to do anything I wanted it to do, it would: _____

_____

2 With the time I save by having my robot work for me, I would: _____

_____

3 Some things I would not like my robot to do are: _____

_____

because _____

_____

4 My robot would look like: _____

_____

5 Characteristics it must have include: _____

_____

If a robot were designed to take over your job and you would no longer be able to get a job using your present skills:

How would you feel? _____

_____

What would you do? _____

_____

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TELEBUYING

by Elizabeth Goldsmith and
Ronald Goldsmith

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In a prophetic short story entitled "The Machine Stops," E. M. Forster describes the world of the future as one in which humans live much like bees in the cells of a honeycomb.[1] Having lost the ability (or the will) to move about, these shapeless, gray blobs of flesh lie among their pillows surrounded by an array of electronic devices which put them into instantaneous communication with each other and bring all manner of entertainment and information into their lives. No one ventures out to the fear-filled, unknown world beyond their glowing video screens. It is a paradise of sorts until, one day, the machine stops.

Was Forster's vision pure fancy (written, as it was, prior to 1914) or are we approaching this state more rapidly than anyone imagines? Already the miracles of cable TV, home video games, and the computer have placed at our disposal communication and information-processing resources equal to anything described by Forster. Already many individuals have the opportunity to live in what Alvin Toffler calls "electronic cottages," where they can live, work, be entertained and, as we shall see, do much of their shopping via electronic means. As modern business approaches the era of telemarketing of goods and services, what is in store for consumers in the era of telebuying?

Beyond the Mail-Order Catalog

In the past, consumers have purchased products chiefly in one of three ways: by going to a store; by ordering from a catalog (through the mail or over the telephone); or from door-to-door salespeople. Today, a new mode of shopping behavior, telebuying, is being tested and is predicted to take a firm hold by the 1990's. Telebuying refers to the purchase of goods or services through the use of telephone, interactive cable television, or any other similar mode of electronic communications. Specifically, this new term includes the already familiar purchasing through toll-free numbers, all forms of video-assisted technology and any technologically based delivery system used to assist buying at a distance. There are currently three main pieces of equipment which will play a large part in the initial phases of the telebuying revolution: the telephone, the television, and the videodisc player. All three depend upon the use of the computer in some form to make their use truly revolutionary.

The ever-increasing use of the telephone in the buying process is evidenced by the growing popularity of toll-free numbers for ordering items seen in direct-mail catalogs or on television. Some of the more recent advances in the uses of the telephone include the use of touch-tone phones to give voice commands to automatic bill-paying services, to perform other financial transactions, and to screen sales-message calls. For example, the consumer could come home from work and dial a number which repeats a list of calls received and recorded that day; after selecting the desired sales messages, the consumer could then have them replayed over the phone. This will be a regular service available through the telephone company and will not require special home adaptors or equipment, nor will it make new demands upon the technological sophistication of consumers.

A somewhat more advanced form of telebuying appears in relation to cable television. It has been estimated that by 1990 half of all U.S. households will have cable television service with the capability to access over a hundred channels. Across the country, 24 hours a day, television stations are offering for sale everything from houses to can openers. The consumer purchases the product by mail or phone in the conventional manner, or directly through an adaptor connected to the television set. This adaptor is part of a new process called "interactive television" which allows family members to communicate directly with the computer at the television station. QUBE in Columbus, Ohio, (owned by Warner-Amex Co.) is probably the most famous interactive system in this country, but additional stations are in the works. As one communications company president quipped, "'Instead of Yellow Pages advertising exhorting us to 'Let your fingers do the walking,' interactive cable television will 'Let your fingers do the talking.' "

The addition of a videotape recorder player or videodisc machine to the regular television set offers even greater access to consumer information about products and services. One major mail-order company has put its 1981 summer catalog on a laser disc which can be shown on home videodisc players. The videodisc catalog contains not only pictures of products but also fashion shows and product demonstrations. It has been estimated that by 1990 at least 10 percent of all U.S. households will own videodisc equipment of this type. Combining the television set with the home computer will create a system similar to the videodisc with the added convenience of consumer interaction and increased storage information.

Impact on Life Styles

Without a doubt telebuying will add a new dimension to consumer behavior and will have an impact on consumer life styles. The specific implications are not yet clear, but a few projections may be made. If telebuying becomes widely prevalent:

- Consumers may end up spending more time in their homes viewing and discussing products seen on their television sets rather than strolling through suburban malls on a Friday night.
- The annual Christmas rush may become a thing of the past.
- There could be a substantial savings in gasoline.
- Fewer meals may be eaten out as the incentive to go out to shop is reduced.
- Increased shopping at home might allow for more leisurely shopping, greater group decision-making within the family, and more comparison shopping. (Some TV stations plan to run product test results along with the ads for the products.)
- The very structure of family decision-making may undergo a transformation as greater amounts of information become available to those who have the ability and the willingness to use them.

More sources of information about products will necessitate more consumer decisions. One central decision for families in the 80's and 90's will be to decide whether or not to purchase the new tele-

John Huehnergarth

buying equipment and services.

► Will it be worth it, in terms of time, energy, and money costs? What will be the social impact on the family that decides not to take part?

► Will there be pressure to keep up with the Joneses who have the latest and most sophisticated equipment?

► Will families that lack an extensive home computer-telecommunications system be viewed as "backward" in some sense?

► Will the new equipment make for more satisfied, better informed consumers, or will it result in greater confusion?

Many marketing professionals believe that one of the advantages of telebuying is the opportunity for global interaction. It also has the potential for the greatest impact. No longer tied down to their local shopping centers, consumers will be able to buy directly from national business firms, and from firms all over the world. The negative side of this phenomenon will be its impact on local retailers. There is also the possibility that some people will feel that this type of buying is too impersonal, increasing the chances of consumer alienation. Reduced personal contact between buyer and seller seems inevitable. A recent research study indicates that this is one of the chief criticisms consumers have of shopping at home via television.[2] Research subjects also indicated that:

► They need to see products in person before making a decision.

► When using TV shopping, they missed the fun of "going out" to shop.

► They felt a need to relax while watching television and did not want to have to push buttons.

► They feared being "hooked up" to a computer, with the subsequent loss of privacy.

► They felt that, through the ease of ordering, they were being tempted to buy products they really didn't need.

When television was first introduced, many people predicted that no one would want to sit for hours on end and stare at a box in the corner of a dark room. At least, they argued, the radio allowed you to listen and still move around and do other activities. Today, television is probably the major source of entertainment for people in this country and portends to become so for all the world. It seems likely that television will also develop into one of the major sources of consumer information, and product and service purchases as well. As telebuying systems become more sophisticated and their cost comes down, more and more people will begin using them. What changes these developments will have on the consumer, only time will tell.

New Technology–New Terminology

Telebuying technology involves not only new equipment and new ways of thinking and behaving, but also new terminology. Most of the terminology will be borrowed from the world of computers (which for most consumers still has an aura of mystery and foreboding about it).

As initiators and purveyors of new knowledge, educators will be in the forefront of helping consumers to learn the new terminology and to become comfortable with the technology. At the same time, educators and consumers can serve as observers, supporters and critics of the telebuying movement. Will telebuying become simply an efficient, up-to-date way to shop? Or is it a stepping stone to the "electronic cottage?" Or to the honeycomb world of Forster? ■

E. M. Forster, *The Eternal Moment*. New York: Grosset and Dunlap, 1928.

[2] *The New TV Technologies: The View from the Viewer*. New York: Benton and Bowles, 1981.

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ELECTRONIC CONSUMER INFORMATION

AN INTERVIEW WITH RICHARD CROSS

Editor's Note: *The new age of electronic information will not only be an exciting time for consumers, it will be a challenge for information providers as well. They will be able to offer more up-to-date information in a form that is easy to access and easy to use. In the following interview, Richard Cross, associate director of Consumers Union (the organization that publishes* Consumer Reports*), discusses these challenges and the opportunities they offer.*

Q: What advantages, if any, do you see for consumers in getting product information from videotex rather than from print sources?

A: They'll have a lot more information that's also easy to find. Videotex will be an archival kind of system, offering easy-to-use electronic libraries of information, rather than shelves filled with back issues of magazines and other print references.

There are other advantages. For example, the information can be more current. The print product is not easily updated. With videotex, information from manufacturers, such as changes in models, can be provided electronically, at virtually no additional delivery cost.

Another advantage is the speed with which information can appear. By the time a magazine, and certainly a book, is printed and distributed a product's situation could have changed. For example, we recently wrote about a certain kind of computer but, by the time that issue was in the mail, the company had declared bankruptcy. This didn't necessarily mean our rating of those computers changed, but if it did we'd like to let people know immediately—and we could, on electronic media.

Videotex could also prove useful when a manufacturer does not change a product significantly but does change the model number. We would want our readers to know about this as soon as we learned about it. Or sometimes a highly recommended product may sell out, and people call us for other recommendations. We could deal with both of these problems very easily and cost-efficiently on electronic media.

Q: Are there any negative factors, any disadvantages, to electronic information?

A: Yes. Electronic information will not be as complete as the print product. Reading volumes of information on a video screen simply becomes monotonous. It's very difficult—no, impossible—to duplicate the level of detail that's available in the print product. Tables, like the ones we use in every article, just can't fit on the screen. On the other hand, if a lot of information is given on videotex, the user may find the information too difficult to use which, of course, defeats the whole purpose of information services. It's also harder to scan videotex pages compared to printed pages.

Q: Would you say, then, that print and electronic information are mutually exclusive?

A: In answering that question, I think we should realize that, when it comes to product information, there are two different kinds of consumers. The electronic medium is much better suited to the consumer who's been called the "transactor"—the person who's out there ready to buy something and just wants to check consumer literature for product information before making a purchase.

These consumers will find the electronic product quite satisfactory. They need information immediately because their refrigerator has broken down or their car doesn't run. Yesterday, they didn't care about product information on refrigerators; today, they'd pay $10, maybe more, to avoid making an even more costly buying error.

By contrast, the "shopper" isn't necessarily ready to buy or in immediate need of anything. But shoppers are curious about what we might say about a product, even if they have no intention of buying. I don't believe these consumers will find the electronic medium entirely satisfactory; they'll continue to prefer the print product.

Videotex users will be different in other ways, too. They will be people whose lives are fast-moving, who don't have time to read consumer publications but would pay some amount of money to have that information available conveniently.

Q: Wouldn't "transactors" really have to pay more than $10? Wouldn't they have to pay for an entire videotex service in order to retrieve that specific information from the electronic versions of publications like *Consumer Reports*?

A: Yes, but I don't think that many people will buy videotex just to get the electronic version of *Consumer Reports*. Where home shopping is provided—where the product is available as advertised and where ordering and delivery are easy—then I think product information will be wanted and used. A videotex trial in Southern California recently reported that 72 percent of the 350 households participating in the trial rated shopping and product information as essential elements of the service. Only games, at 79 percent, rated higher.

After all of the votes are in, I think that print and videotex information will be judged as complementary, rather than as mutually exclusive. Additional information might be available electronically that would never be available in print. For example, if videotex revenues justify it, we might someday do continuous testing of all products—something we do now only with cars and computers. Every month we might test another refrigerator and file a report in the electronic version of *Consumer Reports*.

Q: What about the interactive capabilities of videotex? How can they be used?

A: That's another whole area of possibility. For consumers with home computers, software could be developed that would enable them to figure out how much insulation their houses need or how much life insurance they should buy. And we're already offering an auto price service—in which we give list prices and dealer costs—that is produced as a computer printout and could easily be delivered electronically. With the interactive capacity of videotex we could extend and customize our services in ways we could never do in print.

The medium could also be used to collect information. Our annual surveys of subscribers play an important role in how the magazine rates products. For

example, color televisions perform pretty uniformly when tested but vary significantly in frequency of repair. We know this from asking consumers, but it costs us a lot to collect that kind of information. We have to write, print and mail a survey; collate and interpret the information; then distribute it back to subscribers. Electronically that can be done much more quickly and cheaply.

Q: Can consumers be confident about the reliability of the information they get from electronic systems installed at the point of purchase?

A: I don't know of a system that would allow unauthorized changes or editing of the information, regardless of where the machine is installed. Ideally, however, information could be made available in a more general videotex system, such as one set up in a kiosk or other separate facility at a shopping center. That would be a dream come true because product information is most valuable at the point of purchase.

We would have to presume that systems such as these would also have advertising, but in that respect it would be like other media—radio or television. Consumers need to differentiate between information and ads, although ads can be a valuable source of information.

This frame gives the videotex user information on how different automobile models were rated for comfort.
Frame provided courtesy of CBS Venture I.

Q: Will information in this new system be available to all consumers?

A: That's a big subject that a lot of people are very worried about. Of course, we see information as something that should be available to everyone.

The issue of availability of this kind of information to consumers who don't subscribe to these systems will also have to be addressed. Possibly, community information centers will become a resource to those consumers who don't have their own systems. Libraries will have to provide access to systems.

Q: How will you change what you now do in your magazine to make it appropriate for videotex systems?

A: For the most part, by changing our testing procedures. Right now we test in what's called "batch processing." This means that a group of products starts and ends a test together, and that's it. However, with "continuous processing," such as we do with cars, we may test 35 or 40 brands and models during a model year and report on them monthly. This brings the car information of previous years up-to-date and lets us give an across-the-board perspective. If we had videotex, we might shift to continuous processing or continuous testing.

Q: Would this also be reflected in the magazine?

A: Perhaps. It could be done, although it's more difficult to present continuously updated results in the magazine because we can't fully integrate the information. Updating and reprinting tables and charts is too expensive, too space-consuming. We would seek to make the most of each medium and to take best advantage of what each has to offer. And don't forget that there is a difference between detail and comprehensiveness. Consumers will appreciate information on the full array of currently available products, no matter what the medium.

Q: How will consumers be able to differentiate between information and advertisements in these new systems?

A: Our British counterpart, *Which?* magazine, has proposed that every advertising page contain a special logo. As soon as consumers see the logo, they should realize they're viewing an ad.

That's one way to deal with it, but the question could be posed more subtly—where is the line drawn between an advertisement and promotion-free information? For example, is an airline schedule an advertisement or information? To me it's information. What about the lead-in to a suntan lotion commercial that talks about the health aspects of protecting your skin from the sun? This might be considered an "infomercial." I think that products will be sold on videotex in this way to the "shoppers" whom I mentioned earlier—the people who aren't specifically using their videotex system to buy a tube of suntan lotion, but who may come across it in a "health tip of the day" supplied by a cosmetic company.

Will consumers be savvy enough to know they should be alert to this kind of product presentation? I don't have the answer. Transactors will see sales information on products they want to buy as valuable consumer information and not ads at all.

In a sense, videotex is a more sophisticated version of an already sophisticated marketplace. In order to function effectively in this marketplace, consumers have to be armed with information and beware of advertising techniques.

Different videotex systems will have ways of identifying advertising. But system operators aren't too concerned about it now. And I doubt that there will ever be any regulations on it because no one will be able to define what's advertising and what's information.

If I have to buy a washing machine, and an ad tells me where I can buy it at a lower price, then I appreciate that ad. It hasn't sold me anything, since I was already going to buy.

Videotex will redefine advertising. The usual space ads you see in magazines look ridiculous in this medium. The graphics are awful and they take too long to show up on the screen. So instead of traditional advertising, videotex will evolve as a selling medium where the buyer interacts with the seller much the same way that a salesperson interacts with a customer. The buyer will be looking for something specific—carpeting, for example. The salesperson, in this case the computer, will ask the buyer questions about size of the room, color, and will inform the buyer of the relative merits of different weaves and materials, prices and availabilities. The buyer will then make a choice. In short, videotex will be used to sell products rather than advertise them.

Regardless of the pros and cons, no one really knows what's going to happen in videotex. It's all theoretical at this point, and it will be very interesting to see how it evolves. I personally believe that some people will find videotex very attractive and useful, while others will have no use for it whatsoever. In the end it's a lifestyle question of whether or not videotex can fit into *your* life, satisfy *your* information needs and save *you* time.

In any case, the challenges and opportunities that videotex offers are certain to bring information providers and information consumers closer together and more in need of each other than ever before.

Richard Cross is associate director of Consumers Union, where he manages the circulation, marketing and distribution of Consumer Reports *and* Penny Power, *a consumer guide for children. At Consumers Union he is also actively involved with videotex and teletext electronic publishing ventures and microcomputer hardware and software evaluations for schools. Mr. Cross was previously an economist with the USDA and an instructor at Cornell University.*

VIDEOTEX & TELETEXT
INFORMATION SYSTEMS ON THE HORIZON

Imagine what it would be like if, in your own home, you could quickly and easily:

- scan the classified ad section of your local newspaper *without* the newspaper in hand
- pay bills *without* writing checks or using cash
- research a topic thoroughly *without* visiting the library
- order a new dress or lawn mower from a catalog *without* using a traditional order form, a pencil or a pen
- send a personalized birthday "card" to a friend or relative *without* the aid of the U.S. mail.

Sound too good, too convenient, too effortless to be true? It's not! The technologies capable of providing these and other services are already being developed. Some, in fact, are available right now.

These new Home Information Services (HIS), as they are called, are presented through two types of systems—videotex and teletext. Although they share some characteristics such as transmission methods, display equipment and services offered, they also differ in many ways. Both, however, are unique in the sense that they are truly new approaches to "keeping a handle" on the growing world of information.

In a way, videotex and teletext are like a new variety of hybrid fruit—they were created by "crossing" communications devices already in many homes (televisions, telephones and personal computers) with information relayed by preexisting transmission systems (cable television lines, telephone lines, microwave frequencies, television signals and FM radio frequencies).

Whether or not these new information services will be accepted and widely used may depend upon how consumers evaluate the advantages and disadvantages of each.

Similarities and Differences

The information available to videotex and teletext users is stored in large central computers. The user asks for information by punching in the request on a keypad or keyboard and then receives a "page" of text and/or graphics on a screen. Depending upon the system, the screen could be a television set or a computer CRT, each equipped with a decoder attachment, or a special terminal screen.

From the central computer both videotex and teletext users can:

- retrieve up-to-date information from newspapers, airline schedules, telephone directories, weather reports, etc.
- receive electronically distributed software (telesoftware) for household accounting, word processing, playing computer games, etc.

However, since teletext is a *one-way* system while videotex is a *two-way* system, the latter also allows the user to:

- transmit mail electronically
- perform transactions such as catalog and ticket ordering and electronic banking
- provide security, medical alert and energy management services
- participate in public opinion polls.

Information for both videotex and teletext systems comes from Information Providers (IPs) such as publishers, banks, travel services, libraries, retail and catalog businesses. The IP could be anyone with goods, services or information to offer. Most IPs create and update their own videotex or teletext displays.

But someone has to organize the data offered by various IPs and control user access and billing. This is the job of the System Operator, which administers and regulates the entire interconnected system.

The Question of Cost

And how much will these new systems cost? Even if a family already has a television set, a telephone and a personal computer, there are other hardware expenses involved in creating a home in-

Communication Features
Teletext offers one-way communication. The user can only receive information from the main computer.

Information Providers
Information comes from Information Providers (IPs)—publishers, travel services, libraries, etc.—who rent space and store information in the central data base or are linked to the System Operator through their own computers. IPs usually create and update their own displays.

Information Distributors
System Operators maintain the main data bases and control user access and billing.

Transmission Methods
Teletext can be sent via broadcast television signals, cable television lines, FM radio frequencies and microwave and satellite signals.

Communication Features
Videotex is a fully interactive, two-way system. The user can both receive information from and send information to the main computer.

Information Providers
Same as for teletext. The two-way capability of videotex is an attractive feature to businesses from which the user can order goods and services.

Information Distributors
Same as for teletext.

Transmission Methods
Although videotex can be transmitted through cable television lines, the most common method of delivery is via telephone lines.

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Marketplace', pp 6-8.
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formation system. Prices are "volatile" says Linda Bruns, program manager for a recent HIS study conducted by SRI International. For example, she found that a decoder for teletext now costs about $200. Decoder boards for videotex cost between $150 and $250. And keypads or keyboards are needed in both cases. Videotex terminals, she predicts, will be offered by manufacturers for $500 to $700. It is no surprise then that those who have already invested in their own personal computers are seen as the first big market for videotex service.

After buying and installing the necessary equipment comes the cost of subscribing to the system. How much there? "That's the $64 million question," states Bruns. As in the cost of newspapers and magazines, the total cost of a system will not be borne by consumers, those who advertise on the system will contribute as well. SRI estimates that people will be willing to pay $10 to $20 per month to use an information system.

Users are likely to be charged either a flat subscription fee, by the number of pages requested, by the amount of time spent connected to the system, or by a combination of two or more of these plans. Most users will also charge for each telephone "call" required to access the data base.

As videotex and teletext systems come into more widespread use, alternative ways of dealing with equipment and use costs, such as hardware rental or time sharing, may develop. And as the mass market for these two systems grows, prices for both the necessary equipment and the user fees will probably decline.

The Question of Choice

In his book, *Viewdata and the Information Society*, HIS expert James Martin looks at videotex and teletext as complementary rather than competitive systems. However, what does seem likely, forecasts Martin, is a greater initial acceptance of teletext by residential users. Although compared to videotex teletext offers limited services, there is no limit to the number of users who can request and display the same information simultaneously.[1]

Videotex, on the other hand, offers more services but is also more complicated and expensive to install and to use. And because most videotex systems use the telephone, they may "tie up" telephone lines. Also, not everyone subscribing to a videotex system can use the system at the same time, as they can with teletext, there is always the possibility of getting a busy signal when trying to call up the service.[2] The technology now exists, however, to enable videotex and the telephone to function independently. Whether or not this technology will be applied will depend upon future mass-market demand for the system. In any case, the sale of videotex will probably be targeted, at least initially, to specific markets such as closed user groups in high traffic areas such as hotels, or to business.

HIS AT HOME

What kinds of information and services might you, as a family member, request from videotex and teletext? Some of the most common family preferences are listed below. Many of these are already offered on systems now in operation.

- **Telephone Directory Service**
- **Food and Restaurant Guide**
- **Sports Results**
- **Games and Quizzes**
- **Travel Planning and Booking**
- **Classified Advertisements**
- **General Information**
- **Ticket Reservations**
- **Meter Reading**
- **Financial News and Advice**
- **TV / Radio Guide**
- **Election Results**
- **Horoscopes**
- **Home Banking**
- **Education for Children**
- **Jokes and Bedtime Stories**
- **Movie and Theater Guide**
- **Opinion Polling**
- **Income Tax Advice**
- **Home Security**
- **Consumer Shopping Information**
- **Late-breaking News**

From the Family Perspective

According to Martin, Home Information Services will first be used for information retrieval. Compared to the more traditional print sources of information such as magazines, books and newspapers, Martin characterizes data from HIS as:

- readily available—most HIS propose to offer services 24 hours a day, seven days a week
- convenient—when placed near the center of household activities, information can be accessed quickly by all family members.

On the other side of the coin, however, these new services:

- are relatively costly
- lack visual quality
- condense information and, therefore, tend to lack the detailed analysis and discussion of topics and issues found in the print media.

And although he believes that the advantages of this new technology will overshadow the disadvantages, Martin raises some still unanswered questions:

- Will we be able to adopt new information gathering habits?
- Will we be able to accept television as an information as well as an entertainment medium?
- Can we develop the skills necessary to operate these new systems?
- Will our privacy be threatened if others "out there" know what information we are viewing?
- Will family conflict arise over the use of the television set? What will happen when Sally wants to watch a network football game, Bob wants to watch a videocassette movie, Mother wants to "thumb" through a new catalog and Father wants to review, electronically, the family finances—all at the same time?[3]

Prospects for the Future

Regardless of the pros and cons, the prospect of witnessing the birth and immediate use of a new information system could, indeed, be exciting. Centuries passed before Gutenberg's 1440 A.D. printing press brought about the widespread use of books and other print media. Decades passed before the descendant of Baird's 1926 television set became standard equipment in the American home. But, in the case of the new Home Information Services, the combination and modification of pre-existing equipment will see the birth and widespread use of videotex and teletext within a few short years. In fact, systems such as these are already being used in European, Japanese and Canadian homes. Eighty-two different systems operators are already involved in some way with videotex in the United States.[4] And SRI predicts that teletext will be in most U.S. homes by 1990, although the videotex market will probably not develop fully until the end of the decade.[5]

The role that these new technologies will eventually play in the home is not yet certain. Although they provide more information, perhaps today's busy families do not need more information. Instead, families might need a tool to make the information already available easier to acquire and easier to process. In either case, videotex and teletext offer both features—information and convenience. It will be up to the users to decide which feature best fits their needs.

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[1] James Martin, *Viewdata and the Information Society* (Englewood Cliffs, NJ: Prentice-Hall, Inc., 1982), p. 64.

[2] *Ibid.*, p. 64.

[3] *Ibid.*, p. 88.

[4] *VideoPrint*, Vol. 4, No. 16, August 22, 1983 (Norwalk, CT: International Resource Development Inc.)

[5] Dot Allen, *The Promise of Home Information Services—Executive Summary* (Menlo Park, CA: SRI International, Summer 1983).

NEW TECHNOLOGIES RAISE NEW ISSUES

By Mary Gardiner Jones

These issues fall into three general areas:

- access for all consumers, regardless of their geographical location or ability to pay
- *guarantees* that the full range of consumer information needs will be met through new information technologies
- assurances of adequate consumer protection against misrepresentation and fraudulent practices, manipulation and invasion of privacy.

We'll look at each of these issues in terms of where things now stand, and in terms of what could be done to help ensure full consumer participation in the technological marketplace.

ISSUE #1: ACCESS TO TECHNOLOGY

If all consumers are to use the new electronic information technologies, they must have access, either to an interactive two-way cable system or to a telephone-linked home terminal.

Two-way cable is *not* a fact of life in most cable systems today. Of the more than 4,000 cable systems that existed in 1982, very few were interactive and only half were capable of being converted. In a city with a population of 150,000 the cost for two-way cable is about $3 to $4 million. That figure increases to $10 to $12 million in cities of 750,000. Because two-way cable is an expensive proposition, consumers face the problem of how to ensure videotex services if private investment does not make it available to the general public.

Cost is also a consideration on an individual basis. Although most homes are connected to the telephone system, there will probably be many consumers who won't be able to afford *the terminal* required for telephone-based systems.

The question of access to technology is not a new one. At the turn of the century, we addressed the problem of how to guarantee all citizens access to the rapidly growing postal, telephone and electric services. The concept of free rural postal delivery adopted in 1856, provided remote areas with access to newspapers, magazines and other sources of printed information. The Rural Electrification Administration, established in 1935, was mandated to provide community land for the installation of telephone wiring. In the 1940s this mandate was extended to the installation of electricity lines. It was ultimately through government intervention that consumers were enabled to participate in the electronic wonders of the early 1960s. A bill recently presented to Congress, the Family Opportunity Act, would provide a tax credit and a five-year write-off to citizens wishing to purchase a home computer and related software.

Other ways to facilitate consumer access to new information services might include:

- municipal ownership of cable systems
- provision, by the private sector, of terminals free of charge to citizens
- installation, at government expense, of terminals in schools, libraries, government offices, etc.

Regardless of the way it is achieved, widespread access to videotex services is an issue critical to the long-term social, economic and political health of the nation.

ISSUE #2: GUARANTEES FOR MEETING CONSUMER INFORMATION NEEDS

Another issue involves the kind and quality of information offered to consumers. There are four general types of information in which consumers are usually interested:

1. general, factual information
2. information on products and services
3. issue-oriented information
4. political information.

General information, such as that found in almanacs, dictionaries and encyclopedias is easily adapted for videotex systems and will likely be available in the near future. However, if videotex comes into widespread use, it will also be faced with the challenge of meeting consumer needs for information on products and services. Information needed to:

- select lawyers or other professionals
- check the ingredients of commonly used drugs or the nutritional value of foods
- locate appropriate nursing care facilities, prenatal clinics, emergency rooms, hospital or medical specialists
- find jobs
- identify appropriate schools and training programs
- compare prices and warranty terms on products
- evaluate product safety records
- compare maintenance and repair records on durable goods.

Both general information and product / service information are relatively easy to offer; political information and issue-oriented information are not. Because they have the potential for being controversial, these last two types of information are the most difficult to provide via new electronic technologies.

ISSUE #3: ASSURANCES OF ADEQUATE CONSUMER PROTECTION

In *print* form, information has traditionally been immune to content regulation other than libel. *Broadcast* information, however, comes under the umbrella of FCC regulations. These were designed to ensure that radio and television served the public by:

- addressing local issues
- providing equal time to political candidates
- giving opposing interest groups the opportunity to present their views in response to positions previously aired.

Common carriers have also functioned under the obligation of nondiscrimination among customers and confidentiality of the messages they carry.

The new videotex services, however, are a hybrid of print and broadcast media. The information in these systems is essentially *textual* and *graphic*, and hence similar to printed material. Yet it is carried *over the air*, and in terms of channel availability—in combination with telephone-based systems—its potential capacity is virtually unlimited. Therefore, decisions must be made about how, if at all, older forms of regulation and constitutional protection will be applied to these new services.

One option would be to apply the FCC rules of equal time and fairness to videotex systems. Under the concept of equal time, a basis could be established for ensuring that issues discussed by one political candidate or advertiser in a data base could be addressed or rebutted by other candidates or information providers.

This is of course a start. However, none of the FCC content rules compel information managers outside the fairness and equal time rules to provide information about subjects of particular concern to consumers. Therefore, consumers cannot be served by exclusive dependence on doctrines of equal time and fairness alone.

One way that the issue of public interest has been addressed is through local municipal control of the franchise required for cable companies to wire a

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community. A typical franchise agreement requires cable owners to dedicate certain cable channels for public use or lease by third parties. As a result, locally relevant information is provided because of these public access requirements. Included are broadcasts on local sports events, library programs, educational offerings sponsored by community colleges, etc.

The determination of the consumer in requesting public access will be a critical factor in the future development of information technologies. But as long as information systems are in the hands of private organizations, policies regarding public access will always be at least partly contingent upon available capacity, the economics of data-base storage, and on the willing participation of the information manager in responding to community needs.

The goal of some bills currently pending before Congress is to transfer the authority for cable regulation from the local to the federal level. Therefore, another question facing consumers is whether their interests will be better served by federal or local regulation and what the nature of this regulation should be. There are many issues that are both local and national in scope. For example, the national issue of toxic wastes becomes a local one when such wastes are transported through individual communities.

Given its potential for being both very specific and very general, information on many subjects should be available on local, regional or national levels—regardless of who is responsible for regulation. Currently it is the choice of information managers to carry or not to carry any given information. The choice not to carry vital consumer information could result in a citizenry severely disadvantaged.

Information, more than ever before, is the basis for effective action and can only be expected to become more so in the future. The implications of a society divided between those who have access to more and those who have access to less information must be considered most seriously. And although our experience of cable or computer-based systems today is obviously limited, the information offerings *currently* available do not bode well for the *future* creative use of videotex to meet consumer and citizen information needs. Consumer awareness of this issue should be of the highest priority.

Another consumer protection issue centers around the question of individual privacy and freedom. Because of the ordering and messaging capabilities of videotex, some consumers fear that such personal information might somehow be collected and misused. To guard against such abuse, consumers and information systems managers could develop optimum security standards to which all telebanking services must conform before they can offer their services to the public.

In regard to safeguarding against message interception and protecting customer confidentiality, there is some doubt as to whether statutes that cover the traditional common carriers are applicable to videotex systems. If they are not, the burden falls on the consumer to see that whatever appropriate regulations are necessary to provide adequate protection are enacted and enforced.

Perhaps the consumer's greatest fear regarding electronic technology centers around privacy. Defense against abuse of personal data exists mainly in the form of legislative requirements that the retention of such information be disclosed, that government requests for data be made known and that the consumer has the right to correct errors in the records maintained. Of twelve cable systems in the top thirty markets that were subject of a study on information disclosure policies, ten systems required written permission of the subscriber before they could release subscriber information to another party.

One of the most comprehensive statements on privacy protection is that formulated by the Warner Amex Cable Communications Company in its Privacy Code. Under the terms of the code, Warner and any third parties providing services to its subscribers agree:

- to explain to subscribers the information gathering functions of the services provided
- to safeguard the physical security of subscriber information
- to aggregate subscriber information when necessary for marketing or providing new services—but without revealing *individual* subscriber information
- not to provide subscriber mailing lists to third parties without providing subscribers with an opportunity to remove their names
- not to accede to any government requests for subscriber information without proper legal process.

With all the debate, however, the question of how to classify, and therefore how to regulate, the new electronic information technologies is still unanswered. They probably will not be classified as common carriers, because their unlimited capabilities make regulation by the FCC inappropriate. If not, the new media seem likely to come under the aegis of the First Amendment with respect to such issues as accuracy, bias or completeness of information.

Unlike the print media, most cable systems enjoy a *de facto* monopoly in their communities by virtue of the huge cost involved in laying the cable necessary to make them operative.

However, there are several ways to help counter this monopolistic tendency. First, consumers could push for legislation requiring separate ownership of cable and telephone-based information retrieval services. Second, local authorities could continue to demand, as part of their cable franchise agreement, that certain channels be set aside for public use. Third, the establishment of a *non-commercial* computer utility could guarantee open access. The government might subsidize non-profit organizations (libraries, schools, etc.) for the development of consumer information software for the utility.

OTHER CONCERNS

When dealing with videotex systems consumers should also be alert to the problems of deceptive representation and misleading practices with regard to products and services offered for sale. A new wrinkle, unique perhaps to videotex, has presented itself: the question of whether a particular data-base offering is an advertisement or merely information. The question has been raised by the creation of what are called "infomercials"—5- to 20-minute documentaries put together by advertisers on such subjects as nutrition, travel tips, energy issues, etc.

The jury is still out, but if these infomercials are determined to fall into the category of ordinary speech rather than advertisement, the accuracy safeguards assured by the FTC will not apply. The most basic form of protection for consumers in that case would be a requirement that when *sponsored* sources of information are offered by videotex systems, they be clearly identified as such.

Other issues remain. Consumers who order products through videotex systems need the same protections normally accorded when goods ordered through the mail are misrepresented or delayed in shipment. And when redress is required the issue of where liability falls must be clarified—on the product provider or on the information system.

The answers to some of these questions seem clear. But there are instances—as in so many other areas of videotex technology—where the true shape of things has yet to emerge from the fog.

Mary Gardiner Jones is president of the Consumer Interest Research Institute (CIRI), a nonprofit organization located in Washington, D.C. Dr. Jones is also a director of MCA Corporation and Safeway Corporation.

Home Information Services

OBJECTIVE: To understand the differences, similarities and potentials of new information technologies.

GENERALIZATION: Knowledge about videotex and teletext systems may help consumers to make better decisions in the technological marketplace.

TO THE STUDENT:

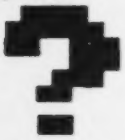
This article describes two new information technologies: videotex and teletext. When you come to the giant question mark, stop and answer the questions.

What if you could:

- send messages to your friends without ever writing a single word?
- find out what's playing at the movies without reading the paper?
- buy a new tape or record album without going to the store?

Some of these things might soon be possible. How? By using one of the teletext or videotex systems now being tested in the United States.

Teletext and videotex are Home Information Services—HIS for short. They are new ways of bringing up-to-date information to you and your family. Computer technology has helped make them possible.



- What are the two new kinds of home information services?
- What new technology has made them possible?

Similarities

In some ways teletext and videotex are alike. Both systems need *information providers*, a *system operator*, ways to *send* information and *special equipment* for the user to receive information.

The information provider could be a bank, an encyclopedia publisher, a bookstore, a restaurant, a record shop—anyone with a product, a service or information to offer.

Think of the system operator as something similar to one of the large television networks—ABC, NBC, CBS. The TV networks coordinate all of the programming offered on your home TV set. In the same way, teletext and videotex systems need managers. HIS system operators use large central computers to gather, organize and distribute their information offerings.

Information is usually sent from the system operator to users through cable TV lines, telephone lines or television signals (depending upon the system). Users receive information on one of several types of screens (TV, computer screen, etc.).

But the information doesn't appear miraculously! It has to be requested by punching the right keys on a keypad or keyboard hooked up to the screen. The information is presented as a single computer page, called a frame. It is designed by using computer type and/or computer graphics.

- What are the four basic elements of an HIS system? What is the function of each?
- What is a frame?
- What kind of type and/or graphics are used in teletext and videotex systems?
- How is information sent?
- How is information received at home?

Differences

There are some important differences between the two systems. The most important difference is what the user can do with the system. *Teletext is a one-way system*. The user can only receive information. *Videotex is a two-way system*. The user can receive information *and* send information. Send information? Yes! Think about it. If you and your friend belonged to the same videotex system, you could send each other "computer" messages. You might also be able to order a record from your local record shop. Or you could check out the current movie schedule. Other things that HIS systems can offer are:

- Telephone Directory Services
- Games and Quizzes
- General Information
- Financial News and Advice
- Horoscopes
- Jokes and Bedtime Stories
- Income Tax Advice
- Late-breaking News
- Food and Restaurant Guides
- Travel Planning and Booking
- Ticket Reservations
- TV/Radio Guides
- Home Banking
- Movie and Theater Guides
- Home Security
- Sports Results
- Classified Advertisements
- Meter Reading
- Election Results
- Education for Children
- Opinion Polling
- Consumer Shopping Information

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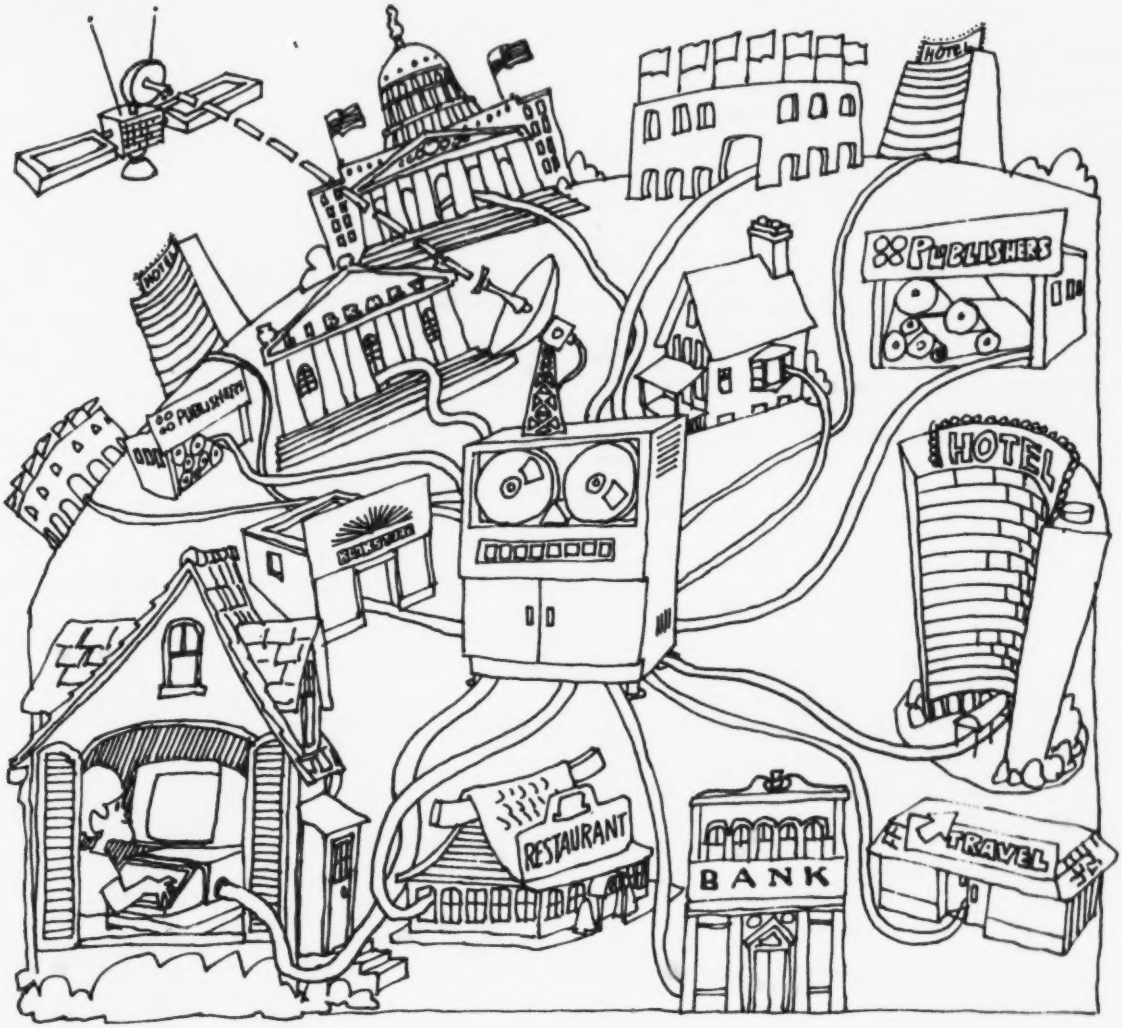
- What is the most important difference between teletext and videotex?
- What can HIS systems offer you?

Outlook for the Future

Using videotex and teletext may be fun and easy, but it is not free. It will cost money to buy or rent the special receiving equipment and to connect to and use the systems. Many people hope that these systems will someday be provided in public places, such as libraries or shopping malls, for everyone to use.

Who has them now? In Canada, Europe and Japan, many people are already using them in their homes. However, in the United States, teletext and videotex are still being tested. Only time will tell if they have come to stay.

- What kinds of costs are involved with HIS systems?
- Is anyone using these systems now? Who? Where?



TO THE TEACHER:

The text of this activity was adapted from pages 6, 7 and 8 of the January 1984 FORUM, *Technology in the Marketplace*. The activity could be used to introduce the wall chart exercise described in Spin-off Activity #1. You may want to display the sample videotex frames pictured on pages 16 and 17 of the January 1984 FORUM to give students a better idea of how HIS frames actually appear on screen.

This activity may be duplicated in quantity

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WEIGHING THE PROS & CONS

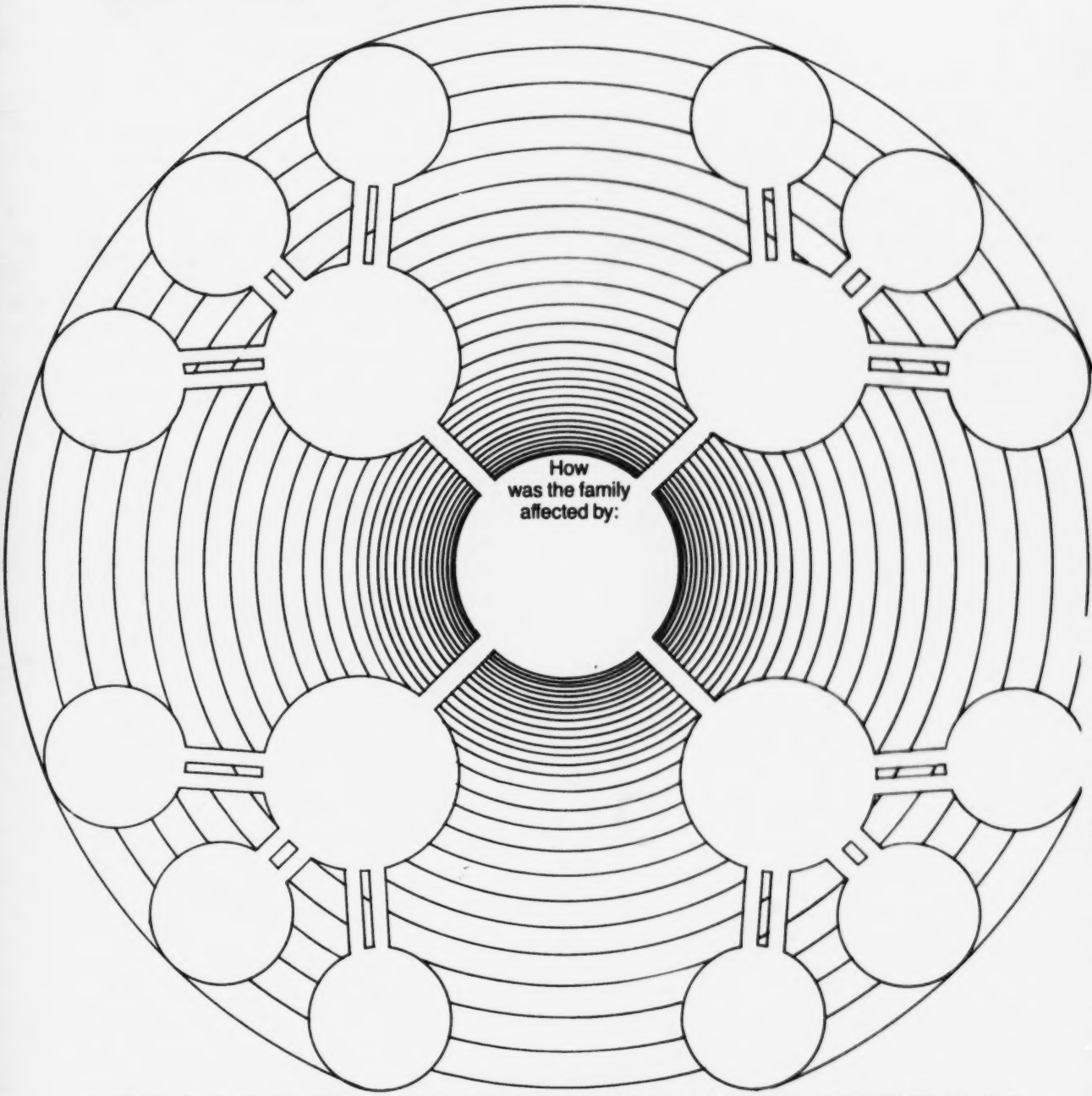
New electronic information technologies will offer us more instantaneous, up-to-date information on products and services than we ever thought possible. They will also offer the convenience of shopping, banking and transacting other business without having to leave the privacy of our own homes. The outlook seems great. The features sound terrific. But as with any new commodity appearing on the marketplace, we should each weigh the pros and cons, the advantages and disadvantages, before deciding if these new systems have a place in our homes.

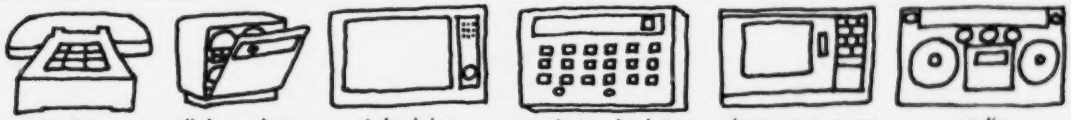
Think about the possible videotex / teletext uses listed below and the ways in which they could affect you and your family. Will the feature save you time or money? Help you make "smarter" purchase decisions? Keep you informed on topics of personal interest? Infringe on your privacy? Consider these and other questions as you weigh the personal pros and cons of each.

What might be the personal pros and cons if I were to use a videotex or teletext system to:

	(personal pro)	*(personal con)*
● make travel arrangements		
● bank at home		
● get financial advice		
● read my horoscope		
● scan the classified ads		
● request travel schedule information		
● connect my home to a fire and a burglar alarm system		
● request general information from encyclopedias, dictionaries, etc.		
● keep abreast of late-breaking news		
● send mail electronically		
● get weather, sports and traffic information		
● participate in opinion polls		
● play games and take quizzes		
● look up telephone numbers		
● place orders for goods and services		
● comparative-shop		
● find out what's playing at the movies		
● download software		
● compare consumer products and services		
● browse through "catalogs"		
● help educate my family		

The Impact Wheel




telephone

dishwasher

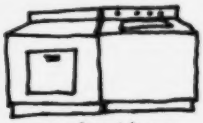
television

pocket calculator

microwave oven

radio

automobile


washer/dryer

personal computer

TO THE TEACHER:
See Spin-off Activity #2 for instructions.

This activity may be duplicated in quantity.

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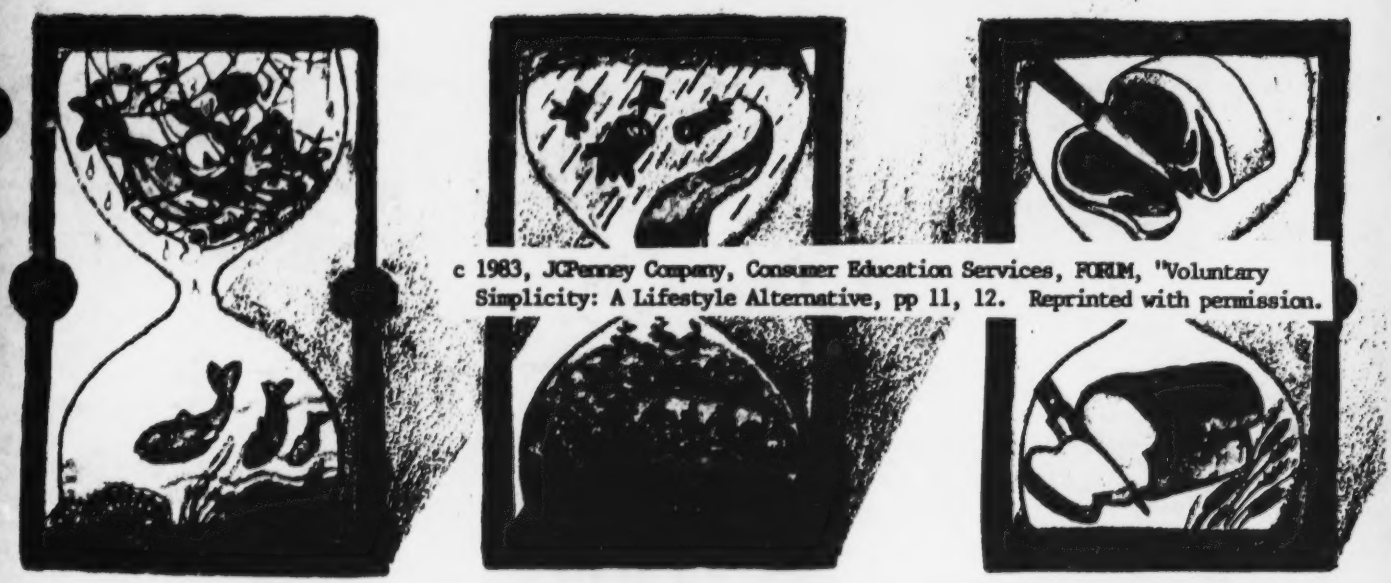

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CREATING A SUSTAINABLE SOCIETY

BY LESTER R. BROWN

Consider this scenario: Doubling about every 408 years, the population of Mayan Indians in the Guatemala lowlands reached five million by 900 A.D. Their population density at that time was comparable to that of most agriculturally intensive societies today. Within decades, however, the total number of Mayans fell to less than one-tenth of what it had been. What happened? As population pressure increased, topsoil was washed into nearby lakes, draining the cropland of its productivity and the Mayans of their sustenance.

Is the Mayans' legacy ours? If environmental stresses undermined earlier civilizations, whose population doubling times were measured in centuries, what is their impact now, when population doubling time is measured in decades? And what are the signs of today's environmental stresses?

• **Soil erosion.** Even though world food output has more than doubled since 1950, that impressive increase has entailed land abuse so severe that one-fifth, and perhaps as much as one-third, of the world cropland is losing topsoil at a rate that undermines its long-term productivity.

• **Loss of resource base.** We depend heavily on forests, grasslands, and ocean fisheries for most of the animal protein in our diet as well as energy and raw materials. Unprecedented demand for these commodities now exceeds the carrying capacity of biological systems in many parts of the world. As we overfish, overgraze, and deforest the land, we begin to consume the productive resource base itself, engaging in the biological equivalent of deficit financing.

• **The depletion of oil reserves.** We live in a petroleum culture that may be fast running out of petroleum.

Each of these three threats to our civilization affects food prospects in the United States and all over the world. And environmental stresses that threaten the food system can undermine our contemporary global civilization as they did earlier, local ones.

What separates us from the Mayans is that we understand our environment and our predicament. We know we are on an unsustainable path, and we have the technology and information to build a sustainable society. I believe that the new circumstances call for a new approach to national policy-making, one that gives environmental and population policies a far more prominent place in relation to our conventional economic policies.

In my book, *Building A Sustainable Society*, I outline the six essential steps we must take.

1. Stabilizing World Population. Ideas for protecting crops, forests, and conserving energy have little chance of success unless we put the brakes on population growth. The United Nations estimates the world's population will reach 10.5 billion (up from 4.4 billion today) before eventually stabilizing a century or more from now. Bringing population growth to a halt will severely strain social and political systems, but continuing toward a world of more than ten billion people will entail ruinous environmental stresses.

A goal that balances these two stresses might be stopping population growth at the six billion level by the year 2020. That will be extraordinarily difficult, but not impossible. No country would have to reduce its birth rate any faster than Barbados, China, Costa Rica, and Indonesia have already done over the last decade.

Besides insuring ready access to family planning services and improving social conditions, governments can also use public policy—such as maternity leaves, tax deductions, and public housing—to encourage smaller families. The

challenge now is to bind the family's fate to the nation's—a challenge first for governments and educators, then for individual men and women.

2. Protecting Cropland.

Rising food prices make it clear that agricultural land can no longer be treated either as an inexhaustible reservoir or as nothing more than untapped land for industrial development, urbanization, and energy production. Cropland must now be viewed as irreplaceable, and four steps will help:

- *Soil conservation.* In the process of boosting farm production, farmers in the industrial world have often sacrificed windbreaks, terraces, and other soil-conserving practices such as contour plowing. Making soil conservation attractive to them may be very difficult, since short-term costs often exceed short-term benefits. Only the willingness of governments to share the costs of needed measures will enable farmers to fight soil erosion.
- *Zoning* to prevent the conservation of farmland to nonfarm uses.
- *Tax-assessment laws*, such as assessing farmland for its value in agricultural use only, no matter what alternative worth it might have.
- *The purchase of development rights from farmers*, by which a state or local government pays a farmer the difference between a land's development value and its agricultural value, and holds the "development rights" in perpetuity.

No two countries or communities can approach land-use decisions in precisely the same way. Yet all face the need to order priorities among competing uses, not only for the benefit of the farmer, but for the sustenance of the whole society.

3. Reforesting the Earth.

Aside from family planning, few activities can contribute more to the evolution of a sustainable society than planting trees. The demand for wood products—for building, furniture, paper, plywood, fiberboard, and fuel is on the rise everywhere. At mid-century, roughly one-quarter of the earth's land surface was covered by forests. By 1980 it was less than one-fifth.

Today traditional forestry is being altered by such new concepts as village woodlots and agroforestry—the cultivation of trees, often on land unsuitable for crops. A wise use of existing forests is also required. Harvesting neglected forests that are not reserves, parks, or protected wildlife habitats, and maximizing sustainable yields will lessen the pressure on forests everywhere.

Combined with the use of more efficient wood stoves, the adoption of paper recycling programs, and the spread of family planning services, initiatives in forestry can reestablish this resource.

4. Moving Beyond the Throwaway Society.

Throwing away materials after a single use means throwing away energy. Conversely, recycling materials increases an economy's energy efficiency and health as well as alleviating its waste-disposal problem. The challenge to governments everywhere is the same: how to maintain and improve living standards while using less energy and material resources.

In a sustainable society, durability and recycling will replace planned obsolescence as the economy's organizing principle, and virgin materials will be seen not as a primary source of material, but as a supplement to the existing stock.

5. Conserving Energy.

Another key to the evolution of a sustainable society is the conservation of energy, particularly that derived from petroleum. The potential for conserving energy in the United States is enormous, partly because the amount of waste is large and also because this country has the technology and engineering know-how to increase the economy's energy efficiency. Yet even the Third World, extolled for its frugality in early literature on the world energy crisis, could halve its use of firewood just by shifting food preparation from an open fire to a closed, efficiently designed cook stove.

In both developing and industrial countries, energy conservation takes two forms—performing present activities more efficiently, and curtailing some activities. In the United States, energy demand has been dropping dramatically, and one reason is that the various efforts to conserve energy reinforce each other, acting as conservation "multipliers." For example, insulating a house, installing a day/night thermostat, and turning off heat and air conditioning in an unused room all work together to save energy, and could halve residential heating and cooling requirements.

The potential contribution of modern technology and engineering to energy conservation has scarcely been tapped. Standard-sized television sets that use less electricity than a 60-watt light bulb are available today, as are prototype automobiles that travel 80 miles per gallon of fuel. These energy-savers demonstrate that advanced technology can be substituted for energy.

6. Developing Renewable Energy.

According to some estimates, most of the world's readily accessible remaining reserves of petroleum will be consumed in a few decades; yet the development of new energy sources is behind schedule. Coal, while it can help in the near term, is ultimately like oil: exhaustible. Nuclear power holds little promise, if for no other reason than its cost. The answer to the energy needs of sustainable societies appears increasingly to lie in the many forms of renewable energy.

New technologies and adaptations of traditional ones let us harness renewable energy in many ways. Solar energy can be captured directly through windmills, hydroelectric generators, rooftop collectors, photovoltaic cells, and buildings that incorporate solar energy; or indirectly through forests, fuelwood plantations, and energy crops.

Renewable resources are largely indigenous, so they do not require the purchase of foreign goods. Once the initial investment is made, many renewables are inflation-resistant and require less capital and create more jobs than fossil fuels or nuclear power.

Each country's energy-development strategy must be tailored to its indigenous endowment of renewable resources, and while no two countries have precisely the same situation, no nation is without solar power.

Our challenge is to use coal to supplement dwindling oil reserves, thus buying time to develop the earth's hydroelectric and geothermal potential, to plant community woodlots, to install solar collectors, to produce electric wind generators, to build methane generators, to plant energy crops, and to develop the many other renewable energy resources possible.

The Challenge of Change

The transition to a sustainable society will challenge the capacity of countries everywhere to change and adapt. Some adjustments will occur in response to market forces, some in response to public policy changes, and others as a result of voluntary changes in lifestyles. Values are a key to the evolution of a sustainable society, not only because they influence behavior, but also because they determine a society's priorities and thus its ability to survive. Values and priorities do not change in a vacuum, but only as people see a change in reality.

Taking part in the creation of a sustainable society will be an extraordinarily challenging and satisfying experience, enriched by a sense of excitement that our immediate forebears who built fossil fuel-based societies did not have. The excitement comes from both the vast scale of the undertaking and the full knowledge of the consequences of failure—and from realizing that we have not inherited the earth from our parents, but that we are borrowing it from our children.

Lester R. Brown is president of Worldwatch Institute, a Washington-based research group founded in 1975 to study global problems. The author of many articles and books on global concerns, Mr. Brown has degrees in agricultural science, economics and public administration.

LOOKING AHEAD TO 2000 A.D.

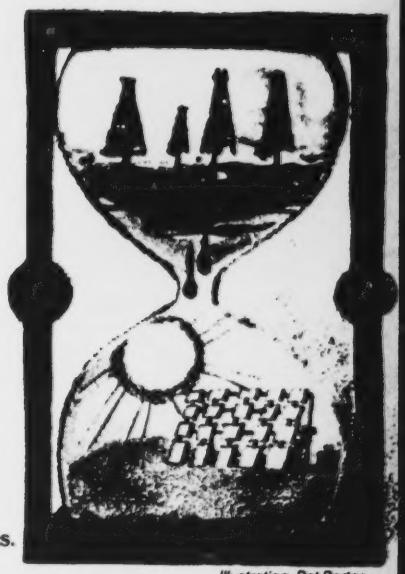

Illustration: Pat Porter

Each statement below describes a *possible* scenario in the year 2000 A.D.

- Read each statement and think about the implications that the scenario could have for you, your family, the nation and the world.
- In the appropriate boxes, check (✓) whether you approve or disapprove of each of the possibilities.
- Check (✓) whether you think each will happen or will not happen by the year 2000 A.D.

BY THE YEAR 2000 A.D....	**I...**		**I THINK IT...**	
	APPROVE	DISAPPROVE	WILL HAPPEN	WILL NOT HAPPEN
1. The present world population of 4 billion will have increased by at least 50 percent, and will be over 6 billion.	☐	☐	☐	☐
2. The present U.S. population of 213 million will have increased much more slowly than the world as a whole and will not be more than 250 million.	☐	☐	☐	☐
3. Population will have grown faster than the ability to produce food and in some parts of the world millions will be dying of hunger.	☐	☐	☐	☐
4. Air and water pollution levels will be high throughout the world.	☐	☐	☐	☐
5. Global reserves of many important nonrenewable natural resources (petroleum, natural gas, aluminum, copper, lead and tin) will be low.	☐	☐	☐	☐
6. Advertising, easy credit, and anything else that stimulates resource consumption will be illegal in the United States and in many other industrial countries.	☐	☐	☐	☐
7. Values will have changed so that Americans no longer judge their personal worth in terms of material possessions and financial success.	☐	☐	☐	☐
8. Pollution, food and energy problems will all have been solved by scientific and technological breakthroughs.	☐	☐	☐	☐
9. People will be as concerned about the welfare of those in other parts of the world as they are about the welfare of those who live in their own countries.	☐	☐	☐	☐
10. People will be as concerned about the welfare of future generations as they are about the welfare of those living in their own times.	☐	☐	☐	☐

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- Review your responses. Why do you approve or disapprove of each scenario? Why do you think each will or will not happen?
- What would be the implications if each of the scenarios comes true?
- What could you do to make a difference in the outcome of these scenarios? What actions could you take? What actions could you encourage others to take?

Consumer Life-Cycle Stages

Adapted from Ronald W. Stampfl *Journal of Consumer Affairs*, Winter 1978.

	CHILDHOOD	ADOLESCENCE	EARLY SINGLE	MATURE SINGLE	ROOMMATE	NEWLY MARRIED (YOUNG, NO CHILDREN)
Consumer Characteristics And Resources	all needs provided for by parents unlimited time limited: attention span cognitive ability product knowledge marketplace limited to that of parents	basic needs provided by parents luxuries increasingly provided through part-time work tastes and preferences evolving susceptible to peer pressure to conform limited product knowledge, understanding of marketplace marketplace not solely limited to that of parents some discretionary income consumption time nearly unlimited shopping energy at high level	values and priorities unclear experimentation in life style and associated consumption highly mobile few financial burdens few assets recreation oriented fashion opinion leaders marketplace not limited by parents or legal restrictions due to age wide product knowledge but little depth income rising consumption time plentiful shopping energy high	full marketplace accessible wide product knowledge in depth likely independent decision making high disposable income likely time for administration of consumption limited since single person has dual role shopping energy decreasing	flexible lifestyle and values concerning consumption wide product knowledge adequate income due to shared expenses some time constraints	resolution of life style and values concerning consumption lack of financial planning financial condition better now than for near future high purchase of durables wide product knowledge time beginning to emerge as constraint income adequate due to dual contribution shopping energy high
Basic Consumer Concepts	money store needs; wants decision private property price ownership purchase transaction products advertising consumer salesman or clerk	money management consumer information price/quality relationship economic competition rationality saving earning product assortment comparison shopping brands labels store types impulse buying consumer rights	sales tax income tax budget inflation costs of business operation deceptive practices credit interest on savings contract terminology owning vs. renting marginal utility consumer protection laws unit pricing open dating universal product code	financial planning impact of inflation on budget and savings tax shelters investments warranties opportunity costs electronic funds transfer	warranties opportunity costs saving as delayed consumption	warranties opportunity costs insurance as risk sharing saving as delayed consumption net worth insurance terms child rearing costs
Consumer Skills	choosing from many alternatives transactional sequence ordering of wants	simple consumer information gathering simple price/quality analysis simple comparison shopping simple decision making process weights and measures conversion safe usage of products	simple problem solving priority setting using consumer reference material simple complaint resolution dealing with discrimination complex consumer information gathering dealing with sales people complex comparison shopping tax schedule completion simple budgeting credit management computational skills balancing a checkbook	complex problem solving complex price/quality analysis complex complaint resolution complex decision making complex budgeting for life goals investing energy audit of home	record keeping tax forms joint decision making joint budgeting price negotiations do-it-yourself skills	choosing health care professionals record keeping saving tax forms complex decision making-joint complex budgeting-joint price negotiation do-it-yourself skills
Typical Marketplace Problems	underdeveloped cognitive defenses to commercials wanting everything inability to: articulate questions get usable explanations from parents or teachers	identifying significant product differences weak understanding of value of money weak understanding of own tastes and preferences shoplifting temptations illicit markets (drugs, etc.)	mail order frauds determining most economical place to shop tenant/landlord disputes lack of experience in dealing with sellers choosing first apartment simple bargaining (cars, etc.) high mobility results in unfamiliarity with local marketplace lack of credit rating insurance terminology	renting or buying shelter complex bargaining gifting as a regular activity support in times of illness	impulse buying mail order fraud mobility bait and switch seller tactics assembly and operation of products	lack of savings habits impulse buying mail order fraud mobility insurance planning bait and switch seller tactics assembly and operation of products

FULL NEST				EMPTY NEST			
YOUNGEST CHILD UNDER 6	YOUNGEST CHILD 6 OR OLDER	OLDER MARRIED COUPLE WITH DEPENDENT CHILDREN	SINGLE PARENTHOOD	OLDER MARRIED COUPLE NO CHILDREN AT HOME AT LEAST ONE PARTNER WORKING	OLDER MARRIED COUPLE NO CHILDREN AT HOME BOTH PARTNERS RETIRED	OLDER SOLITARY SURVIVOR EMPLOYED	OLDER SOLITARY SURVIVOR RETIRED
home purchase of primary concern low liquid assets conversion to one income likely most susceptible to advertising and new products dissatisfied with financial condition change in life style due to children expansion of family influences on purchasing time constraints one income rising, but family income may decrease if both spouses are not employed	change in family risk patterns and concern for security needs still expanding faster than income consumption time scheduling difficult less susceptible to advertising larger unit purchases time constraint evident shopping energy stabilized income stabilizes with two wage earners	aging parents recycling of products to younger siblings while protecting individual needs heavy replacement of durables hard to influence with advertising wide product knowledge in depth likely some children get jobs time needed for administration of consumption at maximum leisure time limited income stable shopping routine and energy low	administration of consumption difficult product knowledge of spouse lost dissatisfaction with dual parental role substantial drop in income possible time most constrained shopping energy devoted to necessities	pre-retirement planning home ownership at peak typically in best financial position no interest in new products financial assistance to children discretionary income higher due to children's departure leisure time suddenly high shopping energy may increase	drastic drop in income want to keep home product knowledge becoming obsolete leisure time excessive income often limited shopping energy low	income still good but likely to sell home independent decisions now required due to absence of spouse similar to mature singlehood except for income level of widow is typically much lower than for widower	drastic drop in income independent decisions now required due to absence of spouse leisure time excessive income often limited shopping energy low
regulated sales estate planning (same as mature single) economic impact of children wills real estate taxes	continuation from previous cells	funeral costs (for parents) tax shelters updating of product knowledge to keep up with teenager wants combination of previous cells	community services must acquire complementary market knowledge of spouse combination of previous cells	updating of product knowledge usually necessary	community resources medicare medicaid social security	community resources must acquire complementary knowledge of spouse	community resources medicare medicaid social security nursing homes must acquire complementary knowledge of spouse
consumer education skills for children investng choosing for others complex budgeting for life goals complex decision making complex problem solving complex complaint resolution complex price/ quality analysis home buying	nutritional efficiency in food buying tax law usage complex decision making energy audit of home	planning for children moving out probate executor of will tax planning home redecoration aiding children in college choice	must acquire complementary skills of spouse	disposal of excess possessions consolidation of assets	management of paperwork, transfer payments and insurance interaction with social security system	must acquire complementary skills of spouse	managing food preparation and diet must acquire complementary skills of spouse interaction with social security system
choosing first home overcommitted on credit mobility may be a problem lack of understanding of financial implications of children finding repair services computer billing errors	choosing "mature" house unexpected expenses make budgeting difficult purchase quantity and sizes hard to predict home maintenance	financing college for children clothing costs automotive insurance for teenage dependents transportation for all family members	support in times of illness legal aid in cases of divorce and financial settlement change in credit rating possible	home too large rescaling of all purchases gifting as a regular activity	obsolescence of marketplace skills and knowledge home improvement schemes lack of willingness to accept publicly provided goods and services if needed	obtaining household services support in times of illness reading labels may be difficult	exploitation of loneliness by in-house sellers indecisiveness support in times of illness self-medication quasi-professional products such as hearing aids lack of mobility

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Consumer Values in Transition

by Ronald W. Stampfl

Editor's Note: *Dr. Stampfl's continuum on the preceeding page helped us find out where we stand. In this article he explains how we got here and why it seems to be so hard to change.*

As we look at consumption patterns today, we can identify three underlying value clusters: Industrial, Post-Industrial and Transitional. These clusters have evolved because the consumption culture (the total environment in which we make consumer decisions) is changing.

What and how we consume is dependent, in large part, upon our personal values. We learn our values through the process of socialization. All the characteristics of our culture affect our socialization which in turn shapes our consumption patterns.

Because we learn our consumer values as we are growing up, we think of them as right and proper guides for our behavior. We are both cognitively and emotionally committed to our personal values, which makes them a basic and enduring part of our personality. For this reason, any change in our value system is psychologically difficult. It is a slow and sometimes painful process.

Values and Society

Most people try to fit in with their cultural environment. Therefore, the predominant value profile in a society is generally in line with the systems which operate in that society. When values become "out of sync" with existing cultural realities, we experience social turbulence which may lead to social change. Our values can cause changes in our political, social and economic systems, or changing cultural forces can bring about a modification of our values.

Consumption and Economics

In a balanced, market-based economic system, consumption is the primary reason for production. In purely agricultural economies this is particularly clear. If a family needs food, shelter and clothing to survive, they must produce it themselves or they must have an excess of some sort to trade for the things they need. America began with an agricultural economy, but today only about four percent of our labor force is employed in producing the agricultural products we need.

By the beginning of the twentieth century, our economy was well into its Industrial age. The values of the people began to shift from a rural, small-town self-sufficiency to an urban, industrial, technological dependence. By mid-century, consumers were convinced that more was better, natural resources were all but inexhaustible, convenience was to be expected and that every American was entitled to all the *things* which constituted the good life.

Consumer values, supported by Industrial-Age marketing techniques, changed from an agricultural and Depression-born scarcity/thrift framework to the land-of-plenty/buy-now-and-pay-later approach of a people on a long-term consumption binge.

In the late 1950's, things began to change again. Social, technological, political, economic and environmental changes began to transform America into a Post-Industrial society. Today, the majority of our labor force is no longer in industrial jobs. Rather, "service economy" occupations in such areas as trade, banking, government, education, recreation and health care provide the majority of present-day jobs.

It would appear that the productivity gains of an earlier industrialized economy are now behind us. The economic pie of our industrial age seems to have all but stopped growing. American consumers are being forced to confront the economic, political and social imperatives of this Post-Industrial age. Unfortunately, they have not much more than an outmoded set of Industrial-Age values to guide them in their marketplace behavior.

K.H. Damond

Industrial-Age Consumer Values

- Consume as much as possible
- Disposable products desirable
- Convenience without considering cost
- Fashion and style unrelated to function are relatively important
- Ownership important
- Emphasis on growth in the economy (increasing GNP)
- Emphasis on quantity of goods and services in the marketplace
- Little or no concern for social or environmental cost of products
- Consumer movement has limited impact

Three Types of Consumers Today

Our current transformation from an Industrial society to a Post-Industrial society has produced three different types of consumers. Since basic values are acquired when we are young and tend to last a lifetime, it is reasonable to expect that consumer values will be substantially different among certain age groups. Although generalizations are always susceptible to exceptions, the following groups appear to be present in America today:

- Industrial-Age Consumers—Americans who reached adulthood between 1920 and 1960
- Transitional Consumers—Americans who reached or will reach adulthood between 1960 and perhaps 1990
- Post-Industrial Consumers—Americans who will reach adulthood sometime after the year 1990.

The predominant values of these three groups are described in the accompanying boxes.

Industrial-Age Consumers

By the 1950's, Industrial-Age marketing mechanisms (e.g., persuasive, slick advertising; convenience packaging; grocery stores and gasoline stations on every corner) often convinced consumers that the American Dream could be reached primarily through greater levels of consumption. People felt that their consumer problems could best be solved by earning more money, rather than by spending more wisely (or not spending at all). The environment was seen both as a limitless warehouse from which mineral and energy resources could easily be drawn and as a bottomless sink into which the wastes of consumption could be dumped.

Although the realities of the 1980's can no longer support this view, many Americans still seek this version of the American Dream because *their*

values—learned early in life—support their behavior. Further, since most top-level corporate decision-makers are in this value group, Industrial-Age consumer behavior is *still* being reinforced by a predominance of Industrial-Age marketing stimuli (e.g., non-returnable bottles priced lower than returnables and quantity discounts for larger users of natural gas).

Because they are within the context of personal values, these behaviors should not be judged as right or wrong. They can, however, be judged as increasingly "out of sync" with economic, political and environmental realities of today.

Transitional Consumers

Transitional consumers are being socialized into consumption values by parents and teachers who personally hold many Industrial-Age values but who know that they must attempt to prepare young people to make consumption decisions in an era of inflation, materials shortages, pollution problems, energy crises and unprecedented governmental regulation of the marketplace.

Most younger people of today tend to find old consumption values in conflict with new societal imperatives. They have ambivalent feelings regarding what is proper in consumption decisions as they are torn between their *wants* (because they are still being stimulated by Industrial-Age marketing methods) and the *oughts* which are supportive of the societal/environmental concerns of a much-changed world.

Transitional Consumers

- **May hold some values in common with both Industrial and Post-Industrial Age consumers**
- **Emotionally may believe many Industrial values**
- **Intellectually may believe many Post-Industrial values**
- **Consumption behavior sometimes results in personal conflict**

Post-Industrial-Age Consumers

Today, our very young are being socialized as Post-Industrial consumers. They are being taught by Transitional consumers who understand the fundamental imperatives of our new cultural realities. Although today's parents and teachers do not always behave as Post-Industrial consumers, their instructions to the young tend to stress responsible consumption. They are environmentally sensitive and they highlight the problems of "spaceship earth" in supporting the planet's population.

Sometime after the year 1990, the forward-looking values and behavior patterns of Transitional and Post-Industrial consumers will become dominant and self-reinforcing. Also, by 1990, many of the decision-makers of American corporations will be drawn from a labor pool which has been socialized as Transitional consumers. Thus business will more readily understand and cater to the Post-Industrial values present in the marketplace. Such things as disposable packaging and cars that only get 15 miles per gallon will be as inconceivable to Post-Industrial Americans as the absence of penicillin would seem to us today.

What Type of Consumer Are You?

The continuum on page 3 is designed to help you discover what type of consumer *you* are. You may want to turn back now and look at your responses.

America is passing through an era of profound change and each of us is a part of it. For some, this may mean the reevaluation of a lifetime of behavior and values. For others, it may mean a clean break with the values and behaviors of an earlier time. But for most, it will be a time of personal conflict regarding consumption decisions and life style. The most demanding task for consumers will be to find the proper personal bridge to cross from the past into the future.

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Post-Industrial-Age Consumer Values

- **Consume only as much as is necessary**
- **Recycling is important**
- **Conservation is important**
- **Forego convenience if cost/benefit ratio is low**
- **Functional changes more important than style or fashion**
- **Availability for use is more important than ownership**
- **Social and environmental costs of products are considered**
- **Emphasis on stability in the economy**
- **Emphasis on quality in the marketplace**
- **Consumer movement has great impact**

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DISCOVER VOLUNTARY SIMPLICITY

c 1983, JCPenney Company, Consumer Education Services, FORUM, "Voluntary Simplicity: A Lifestyle Alternative", pp 18-20. Reprinted with permission.

Editor's Note: *Duane [illegible] has become one of the [illegible] spokespersons [illegible] new voluntary [illegible] his book, Volun[illegible] York: Bantam Book[illegible] scribes the positive [illegible] rewards of this [illegible] We are very fortuna[illegible] martize his ideas for [illegible] article.*

Quietly and [illegible] from all wal[illegible] United States, have [illegible] with a lifestyle loos[illegible] simplicity. They [illegible] fulfilling ways of [illegible] world more lightly.

- A city dweller [illegible] garden.
- A suburban farm[illegible] and installs solar p[illegible]
- A librarian ab[illegible] meat and highly p[illegible]
- A student joins [illegible] cles bottles and ca[illegible]
- A lawyer learns [illegible] native skill.

Are they all ti[illegible] world where one [illegible] abject poverty? Do[illegible] resent just one gr[illegible] full of problems?

No. They are an [illegible] because the charac[illegible] is the cumulative result [illegible] less small actions of [illegible] A society cannot move [illegible] frugal use of its res[illegible] any faster than the [illegible] make up the society th[illegible]

The character of a whole society is the cumulative result of all the countless small actions of millions of people.

Voluntary simplicity [illegible] other names, such [illegible] styles," "conspicuous [illegible] "creative simplicity" [illegible] matter—what does [illegible] an abiding, conscious [illegible] the condition of the [illegible]

Voluntary simplic[illegible] sands of years of [illegible] sophical history—[illegible] Jesus, Buddha, Con[illegible] med; later, in the [illegible] Emerson and Gan[illegible] ly, in the "new c[illegible] ment of the 1960s and [illegible]

The late Richard [illegible] with Gandhi, coined the phrase "voluntary simplicity" in 1936. He said, in part: "Voluntary simplicity involves both inward and outer condition. It means sincerity and honesty in all relations, sincerity and honesty in the avoidance of extravagance. Possessions irrespective of their use in terms of life."

[illegible] skill seems ab[illegible] because there is no [illegible] to it. In some ways, [illegible] to say what it is not.

[illegible] simplicity is not a turning [illegible] backwards. Voluntary simplicity [illegible] clarity and purpose to [illegible] not directed to progress [illegible]

[illegible] a sense of [illegible] is a personal [illegible] balanced [illegible] using both material and [illegible]

[illegible] simplicity is not a lifestyle [illegible] [illegible] ascetical [illegible] a rural cottage [illegible] [illegible] makes the most of where we are [illegible] to build a network of friends, including family, work associates and others who share a similar intention.

How one actually simplifies one's life is a very personal affair. We all know where our lives are unnecessarily complicated. We are each aware of the distractions, clutter and pretense that make our lives more cumbersome and awkward. To consciously simplify means to unburden ourselves and establish more direct, unpretentious, unencumbered relationships in all aspects of our lives.

Some of the more common ways that people tend to simplify their lives include:

- reducing undue clutter by giving away or selling seldom-used things that could be used by others (clothing, books, furniture, appliances, tools)
- looking for products that are durable, easy to repair, energy-efficient, functional, aesthetic, nonpolluting in both manufacture and use
- using appropriate technologies wherever possible, such as solar power to dry clothes and heat water, or "human" power to brush teeth or open cans
- recycling metal, glass and paper, and cutting back on items that use up nonrenewable resources

JCPENNEY FORUM

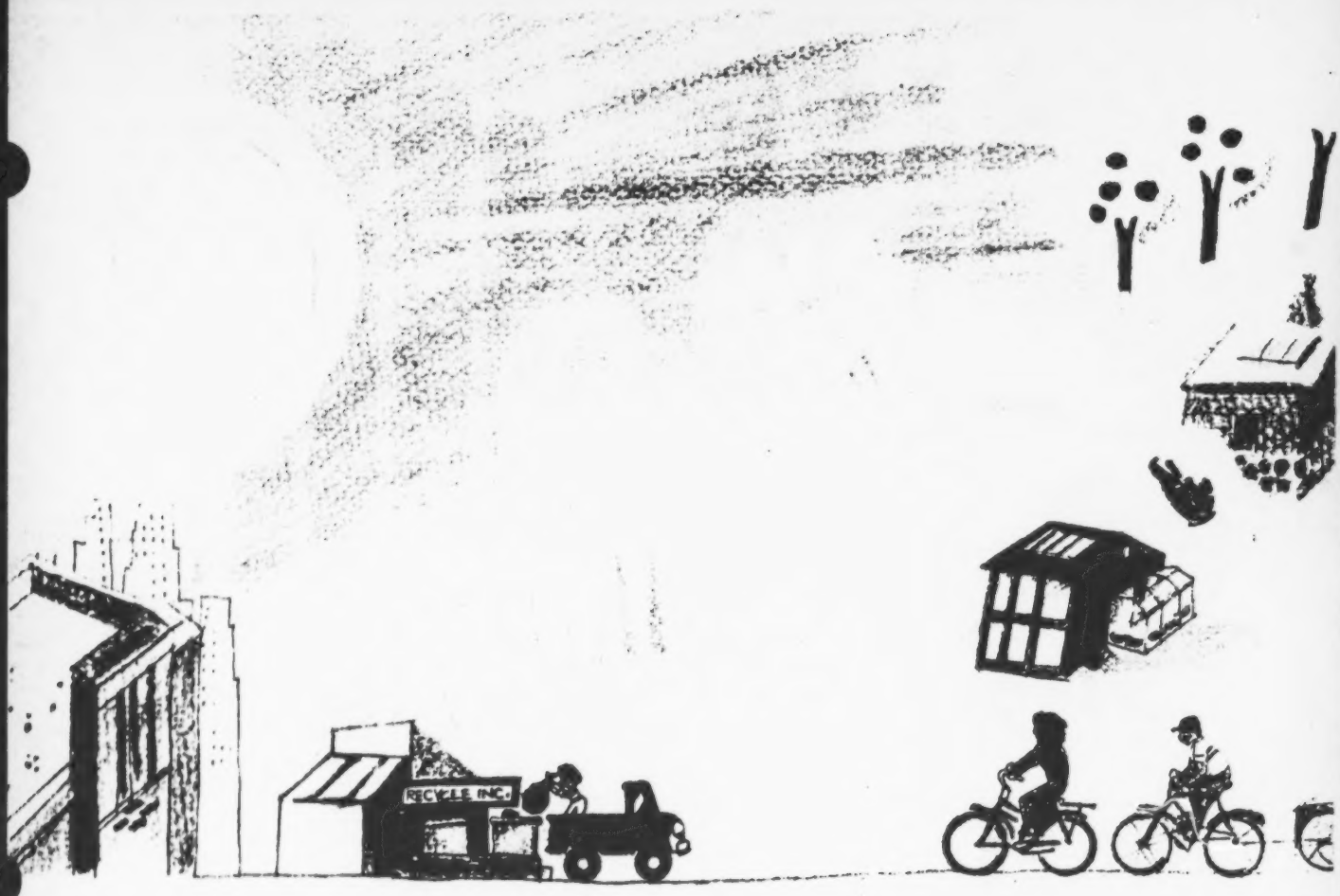

Illustration: Pat Porter

- using public transit, car pools, smaller cars, bikes; living closer to work, walking
- eating lower on the food chain—less highly-processed food, meat and sugar, and more foods that are healthy, simple and appropriate for sustaining life on a small planet
- participating in co-ops, for needs such as food, child care, equipment repair
- developing personal skills to become more self-reliant (carpentry, plumbing, car maintenance, gardening, crafts)
- pursuing "contributory livelihoods," or work that contributes to the well-being of the world and allows full use of our creative capacities
- seeking smaller scale, more human-sized living and working environments
- developing nonsexist relationships and extended families, both biological and spiritual
- appreciating nonverbal forms of communication
- working to develop the full spectrum of one's potential: physical, mental, emotional, spiritual
- emphasizing preventive medicine and holistic health care
- volunteering for compassionate causes, such as ending world hunger and protecting the environment.

Obviously there is no formula to define the way a person lives more simply. How one learns to live more voluntarily —conscious of both choices and the chooser (oneself)—flows naturally from an uncluttered, less complicated life.

Before we can fully appreciate what it means to live voluntarily, we need to realize the extent to which we tend to act involuntarily, or "run on automatic." This is hard to realize sometimes because our minds are constantly moving about at a lightning-fast pace, thinking about the future, replaying past conversations, engaging in inner role-playing and so on. The fact that we spend years acquiring vast amounts of *mental content* does not mean that we are either substantially aware of, or in control of, our *mental processes*.

To live voluntarily means to be more consciously aware, moment by moment, of all that we do. Taking part in the countless things that make up our daily lives, we remember the being that is involved in those activities. That way, we are not bound to habitual and preprogrammed ways of perceiving and responding. For example, it is difficult to relate to another person solely as the embodiment of a social position or job title when moment by moment we are consciously aware of the humanness that we both possess, a humanness whose magnificence and mystery dwarfs the seeming importance of status and titles as a basis of relationship.

Living voluntarily is enabling in many ways, large and small. If we are more attentive to ourselves moving through the countless small happenings that comprise our daily lives, then life will tend to go more smoothly. We will tend to be more productive in what we do since we are more concentrated and focused; we will tend to listen more carefully and understand more fully, to be more present and available in our relationships with others.

Living more consciously enables us to respond more quickly to subtle feedback that something is amiss. More attentive to the reality of our situation, we enhance our capacity to respond with greater speed toward self-corrective action. In the context of an increasingly interdependent world, the capacity to respond quickly to subtle warnings that we are getting off a healthy track in our

COMPUTERS

AT HOME

AM

5:30 *Thermostat setting moves to 68° F.*

5:40 *Hot water thermostat advances to 180° F.*

5:50 *Sensors in driveway determine presence of snow. Activates heating coils imbedded in cement. Coffee maker starts.*

6:00 *Bedside display awakens Jim. Announces temperature and weather. Suggests boots and umbrella.*

6:05 *Lights turned off and on automatically as Jim moves from bedroom to hall to kitchen. Robot pours coffee.*

6:15 *Jim goes back to the bathroom. Closing the shower door automatically starts the shower at preprogrammed temperature. Opening the door turns water off.*

6:30 *Jim checks his computer display for a calendar of the day's activities. Checks electronic mail for messages from office staff. Computer assists in appropriate clothing selection based on daily events and weather. Meanwhile, Sue has risen, showered and dressed with the computer's assistance.*

6:45 *As Jim and Sue eat breakfast, Sue checks the food inventory, prepares a shopping list at the computer terminal. The list is transmitted to a local store. Groceries will be delivered later that day. She uses the electronic mail system to invite friends to dinner next Saturday evening, requesting an RSVP by Friday morning. Sue checks electronic mail and finds message that her secretary will not be in today. She enters a request for temporary assistance based on the day's schedule.*

6:58 *Robot loads the dishwasher and activates the rinse and hold.*

7:00 *As Jim and Sue enter the garage, the house and hot water temperature are turned down and the house lights turned off. The auto engine starts automatically and the garage door opens. As they back out, sensors activate the home security system which is connected to fire and police departments.*
And so begins another day.

This description of an at-home computer system was prepared by Wilma Alexander, a Professor in the Department of Business Education and Administrative Services at Illinois State University.

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VOLUNTARY SIMPLICITY OF LIFESTYLE ATTITUDE QUESTIONNAIRE

Name _____

Please respond to the following statements using this format: Circle the number to the right of each statement according to how you feel.

MARK: 1 - for strongly disagree (SD) 3 - for mildly disagree (MD) 5 - for mildly agree (MA)
2 - for disagree (D) 4 - for undecided or no opinion (UND) 6 - for agree (A)
7 - for strongly agree (SA)

Circle **only** one number for each statement.

1. Combining errands to save gasoline is important.	1	2	3	4	5	6	7
2. Gardening is too dirty for me.	1	2	3	4	5	6	7
3. I would much rather pay for something new than to use something old over again.	1	2	3	4	5	6	7
4. The most important purpose of a job is to earn money.	1	2	3	4	5	6	7
5. I don't care much about growing my own foods.	1	2	3	4	5	6	7
6. Reducing water pollution is beneficial for almost everyone.	1	2	3	4	5	6	7
7. I like the taste of food that has been home grown better than food from a grocery store.	1	2	3	4	5	6	7
8. I am concerned that what I buy will last a long time and need few repairs.	1	2	3	4	5	6	7
9. More people should be involved in the protection of our environment.	1	2	3	4	5	6	7
10. I really like the idea of growing what I eat.	1	2	3	4	5	6	7
11. I am concerned about human rights in other nations.	1	2	3	4	5	6	7
12. Even if it's hard work, I would like to grow some of my own foods.	1	2	3	4	5	6	7
13. If I were to move, one important consideration would be the quality of air in the new area.	1	2	3	4	5	6	7
14. It is my responsibility to recycle used things.	1	2	3	4	5	6	7

	SD	D	MD	UND	MA	A	SA
15. Improving the insulation in a house is not worth the trouble.	1	2	3	4	5	6	7
16. I grow my own foods.	1	2	3	4	5	6	7
17. The people who run factories should be concerned about pollution.	1	2	3	4	5	6	7
18. Saving electricity is of benefit to everyone.	1	2	3	4	5	6	7
19. I would rather grow some of my own vegetables than buy them at the store.	1	2	3	4	5	6	7
20. Planting fruit trees is a good idea.	1	2	3	4	5	6	7
21. I would like to spend some of my spare time learning about growing my own foods.	1	2	3	4	5	6	7
22. The more buttons a blender has, the better it is.	1	2	3	4	5	6	7
23. If I have to travel less than one mile I walk or ride a bike rather than drive.	1	2	3	4	5	6	7
24. I save scrap paper for future use.	1	2	3	4	5	6	7
25. Cars over five years old are not worth the trouble of upkeep.	1	2	3	4	5	6	7
26. It is my responsibility to recycle used goods.	1	2	3	4	5	6	7
27. If I had a choice, I would buy a new car rather than a used one.	1	2	3	4	5	6	7
28. I use public transportation whenever I can.	1	2	3	4	5	6	7
29. Growing my own vegetables would be worthwhile.	1	2	3	4	5	6	7
30. It seems like a good idea for more than one family to use the same washing machine.	1	2	3	4	5	6	7
31. I would rather drive my own car, than depend on others for a ride.	1	2	3	4	5	6	7

	SD	D	MD	UND	MA	A	SA
32. Riding a bike or walking to school (work), rather than driving, is a good idea.	1	2	3	4	5	6	7
33. I grow my own fruits and vegetables.	1	2	3	4	5	6	7
34. I can think of many ways to reuse trash and garbage.	1	2	3	4	5	6	7
35. The more money I make this year, the happier I'll probably be.	1	2	3	4	5	6	7
36. Recycling should be practiced by everyone.	1	2	3	4	5	6	7
37. I don't like buying clothes that aren't new.	1	2	3	4	5	6	7
38. It is very important to eliminate unnecessary trips in one's car.	1	2	3	4	5	6	7
39. Growing my own vegetables would be too much work.	1	2	3	4	5	6	7
40. The most important purpose of a job is to earn money.	1	2	3	4	5	6	7
41. If I had a choice, I would dry my clothes on a line rather than in a clothes dryer.	1	2	3	4	5	6	7
42. I feel better about myself when I wear new clothes.	1	2	3	4	5	6	7
43. I carpool.	1	2	3	4	5	6	7
44. Reusing fabrics accomplishes nothing worthwhile.	1	2	3	4	5	6	7
45. I think collecting newspapers is a good idea.	1	2	3	4	5	6	7
46. The most important purpose of a job is to earn money.	1	2	3	4	5	6	7
47. I am willing to be paid for something with exchange of services instead of money.	1	2	3	4	5	6	7
48. To me, finding new uses for discarded things is not worth the trouble.	1	2	3	4	5	6	7

	SD	D	MD	UND	MA	A	SA
49. On a cold day, I would rather put on a sweater than turn up the heat.	1	2	3	4	5	6	7
50. I think it is important to drive within the speed limit to help conserve gasoline.	1	2	3	4	5	6	7
51. I never worry about the usefulness of what I throw away.	1	2	3	4	5	6	7
52. Canning and preserving my own foods would take up too much of my time.	1	2	3	4	5	6	7

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Scoring Directions
Voluntary Simplicity of Lifestyle
Attitude Questionnaire

This attitude questionnaire includes 52 items designed to measure peoples' attitudes about Voluntary Simplicity concepts. The scoring method is a three step process, as follows:

a) Add together the circled responses from items:

1	12	20	30	43
6	13	21	32	45
7	14	23	33	47
8	16	24	34	49
9	17	26	36	50
10	18	28	38	
11	19	29	41	

b) Add together the circled responses from items:

2	25	40	52
3	27	42	
4	31	44	
5	35	46	
15	37	48	
22	39	51	

c) Subtract the total of (b) from the total of (a).

The remainder is the attitude questionnaire score. The higher the score, the greater is the person's agreement with Voluntary Simplicity attitudes.

ECONOMIC VALUE SYSTEM

The purpose of this self-study is to better understand the financial choices one makes. You will make judgments about 75 statements. Please make judgments on the basis of what this means to you.....YOUR VALUE SYSTEM.....YOUR PHILOSOPHY.

Read each statement and judge on a scale ranging from "most like me"-----"least like me." Circle the number according to the following key:

(1) most like me
(2) slightly like me
(3) neutral, indifferent or irrelevant
(4) slightly unlike me
(5) least like me

Examples:

1 2 3 4 5 (P) Children should work for an allowance

1 2 3 4 5 (Z) My time is too valuable to do community volunteer work.

1 2 3 4 5 (T) Paying cash is better management.

You may find it difficult to judge some statements on scale. It is your first impression, your immediate "feeling" that is wanted. Do not look back and forth through the items. Judge each statement ....do not omit any item.

SCALE	Economic Value System Statements
1 2 3 4 5	(A) Clothes should look expensive
1 2 3 4 5	(A) A fancy car and a good-looking house spell success.
1 2 3 4 5	(B) Thrifty people manage best.
1 2 3 4 5	(D) It would be easy to spend $5,000 in just a couple of days.
1 2 3 4 5	(C) The purpose of money is to serve the family--not to be served by the family.
1 2 3 4 5	(C) It's all a matter of deciding what things are most important and then planning outgo to fit income.
1 2 3 4 5	(D) A list of "things to buy someday" is usually endless.
1 2 3 4 5	(E) Live with confidence in the future and the help of the installment plan.

(1) most like me
(2) slightly like me
(3) neutral, indifferent or irrelevant
(4) slightly unlike me
(5) least like me

1 2 3 4 5 (E) Just wait and money problems either go away or take care of themselves.

1 2 3 4 5 (A) A big income means that a person has really arrived.

1 2 3 4 5 (A) A person has to look successful.

1 2 3 4 5 (B) Having no cash savings is frightening.

1 2 3 4 5 (B) Look around until you find the best price.

1 2 3 4 5 (B) Don't buy until you have to have something and then try to be sure.

1 2 3 4 5 (C) It's hard to see why a person would let himself become a slave to money.

1 2 3 4 5 (E) No system or plan--if you're spending too much just stop.

1 2 3 4 5 (D) If you want something you should have it right now.

1 2 3 4 5 (D) Money doesn't buy happiness.

1 2 3 4 5 (B) There should always be a good balance in the checkbook for emergencies.

1 2 3 4 5 (D) A person is entitled to some of the "nice things" from life.

1 2 3 4 5 (E) If there's really serious financial problems, someone will always help.

1 2 3 4 5 (A) Children should live in a neighborhood that will bring them into contact with important people.

1 2 3 4 5 (A) Money and prestige--they go hand-in-hand.

1 2 3 4 5 (B) When the price of something you need is "two for ___", it's best to always get two.

1 2 3 4 5 (D) It's terrible to have to wait for something you really want.

1 2 3 4 5 (C) There are a lot of things more important than money.

1 2 3 4 5 (B) Every penny should be carefully watched.

1 2 3 4 5 (D) Money is to spend.

(1) most like me
(2) slightly like me
(3) neutral, indifferent or irrelevant
(4) slightly unlike me
(5) least like me

1 2 3 4 5 (A) You must spend a little more than you can afford to get ahead in life.

1 2 3 4 5 (E) If you need money it will come from somewhere.

1 2 3 4 5 (D) There are always more things to do than there is money to do with.

1 2 3 4 5 (C) Enough money to live comfortably, but not necessarily luxuriously--that's enough for happiness.

1 2 3 4 5 (B) A certain amount of money should be allotted for each item each month.

1 2 3 4 5 (A) Nothing is too good for one's children.

1 2 3 4 5 (C) It seems silly to try to keep up with the Joneses.

1 2 3 4 5 (E) Worrying about money never helps.

1 2 3 4 5 (B) Spend only for necessities.

1 2 3 4 5 (A) None of that cheap stuff is worth much.

1 2 3 4 5 (C) We spend our money on what we care most about.

1 2 3 4 5 (B) Don't buy anything unless there's enough money to pay for it.

1 2 3 4 5 (E) Live from paycheck and don't fret about it.

1 2 3 4 5 (D) No matter how much you have you want more.

1 2 3 4 5 (A) A good address is really necessary.

1 2 3 4 5 (C) It's easy to have fun with simple things, not necessarily connected with spending money.

1 2 3 4 5 (D) Happiness is buying something brand-new.

1 2 3 4 5 (A) I'd like to have nothing but the best.

1 2 3 4 5 (E) A person can get along without saving.

1 2 3 4 5 (D) The more money you make, the less you have left.

1 2 3 4 5 (C) Children should learn not to put a dollar value on everything.

(1) most like me
(2) slightly like me
(3) neutral, indifferent or irrelevant
(4) slightly unlike me
(5) least like me

1 2 3 4 5 (D) What did people ever do before credit?

1 2 3 4 5 (A) Buying at the best stores is important.

1 2 3 4 5 (C) Education, the warmth of a family life, trips together, shared pleasures--these are the real products of a family.

1 2 3 4 5 (C) It's nice to make gifts, even if you can afford to buy them.

1 2 3 4 5 (E) Why worry about money?

1 2 3 4 5 (A) If you have to scrimp and save, other people shouldn't know.

1 2 3 4 5 (D) Does anyone every really have enough--money or things?

1 2 3 4 5 (C) A lot of money would be nice, but not really essential.

1 2 3 4 5 (A) Children should go to the top schools; cost is secondary.

1 2 3 4 5 (E) Why even try to make any plans about money?

1 2 3 4 5 (D) It would be wonderful to be a millionare--all that money just to spend.

1 2 3 4 5 (D) Walking through stores can be depressing--there's so much to see that you'd like to have.

1 2 3 4 5 (C) If the choice was between a job with long hours and high income and one with a somewhat lower income and more time for oneself, the second one will be far better.

1 2 3 4 5 (A) At a restaurant, it's nice to be the one who picks up the check for the whole group.

1 2 3 4 5 (C) It doesn't make sense to want the best, the nicest, and the shiniest, just because it is the best, the nicest, and the shiniest.

1 2 3 4 5 (E) There's no need to worry even if there isn't a cent in the bank.

1 2 3 4 5 (D) What's more fun than just spending money?

1 2 3 4 5 (E) It's important to record every penny spend, even down to postage stamps and chewing gum.

(1) most like me
(2) slightly like me
(3) neutral, indifferent or irrelevant
(4) slightly unlike me
(5) least like me

1 2 3 4 5 (E) You can get by without insurance or hospitalization--just count on your guardian angel.

1 2 3 4 5 (D) Paying in cash is the best way.

1 2 3 4 5 (E) There's no need to budget--either you have it or you don't.

1 2 3 4 5 (E) It's a good feeling to have money in your pocket.

1 2 3 4 5 (E) Keeping track of every penny and nickel can drive a person crazy.

1 2 3 4 5 (B) A person can't have too much insurance.

1 2 3 4 5 (E) A budget is only for someone who thinks money is everything.

1 2 3 4 5 (B) Every debt should be cleared up as one goes along.

All of the statements that you circled are beliefs related to a value. The letter preceding each statement is your clue to the following values:

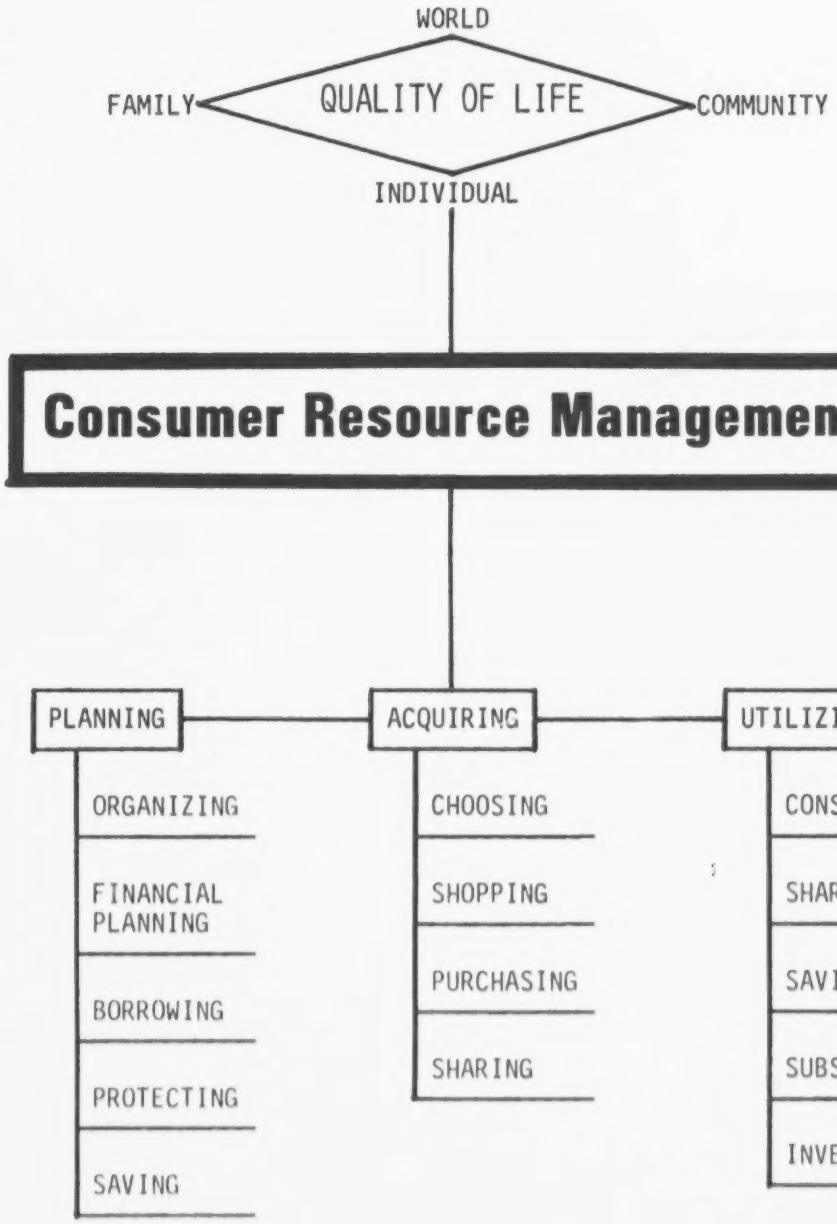
(A) Status (concerned with spending money for prestige items)
(B) Security (values money for itself, as a symbol of security)
(C) Self-actualization (sees money related to have it helps person fulfill himself)
(D) Self indulgence
(E) Economic faith (unconcern regarding money; no reason to worry about money)

Count the numbers of (A) statements circled 1 and enter below. Count the number of (A) circled 2 and enter below. etc.

	(1)	(2)	(3)	(4)	(5)
1. Number of (A) statements circled:	____	____	____	____	____
2. Number of (B) statements circled:	____	____	____	____	____
3. Number of (C) statements circled:	____	____	____	____	____
4. Number of (D) statements circled:	____	____	____	____	____
5. Number of (E) statements circled:	____	____	____	____	____

Analyzing the scores above, which values are most relative to <u>your</u> financial decisions?

*This technique for analyzing the economic value system was adapted from a research project at Washington State University. For further information, refer to August, 1968 <u>Journal of Marriage and the Family,</u> "A Technique for Analyzing the Economic Value System," by Dorothy Z. Price, pp. 567-472.


WORLD
FAMILY
QUALITY OF LIFE
COMMUNITY
INDIVIDUAL
Consumer Resource Management
PLANNING
ACQUIRING
UTILIZING
ORGANIZING
FINANCIAL PLANNING
BORROWING
PROTECTING
SAVING
CHOOSING
SHOPPING
PURCHASING
SHARING
CONSERVING
SHARING
SAVING
SUBSTITUTING
INVESTING

CONSUMER RESOURCE MANAGEMENT

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CONSUMER RESOURCE MANAGEMENT

PLANNING

SLO: The student will apply the process of planning and managing to the use and conservation of financial resources to meet goals including saving, investing, budgeting, and borrowing.

Concept: Organizing

Generalizations:

- Organizing one's personal financial resources facilitates meeting goals.
- There is a relationship between the extent of organizing resources and their availability and conservation.

LEARNING ACTIVITIES	RESOURCES
Analyze and compare costs of "doing it yourself" and "hiring it done" for things such as: -the family laundry -washing and polishing the car -mowing the lawn -painting a room -waxing the floor Consider the role of time, energy and money in helping to determine which choice you would make. Draw conclusions.	"You, the Manager," Ch. 4 Confident Consumer, Goodheart Wilcox, 1982.
Dramatize the following through role playing: a family organizing spending...an engaged couple establishing a budget for married life...a family deciding which of several goals have top priority. Evaluate the personal and financial resources that could help them meet these goals.	
Write 3 goals for yourself. List all the things you did the past 24 hrs. in 30 minute blocks. Identify and total up all the free time. Evaluate your use of time. -How could you organize your time to make better use of free time? -How does your time spent relate to your goals? Relate to your financial resources? -Make a list of activities that can be done when given less than 30 minutes of "free time."	Survival (text), McGraw-Hill, p. 53.

Concept: Organizing (Continued)

LEARNING ACTIVITIES	RESOURCES
Given a bag of miscellaneous records such as bills, checks, etc., divide into small groups and -organize the records -find special records -critique the organizational system -reorganize records Discuss and analyze bookkeeping/recordkeeping techniques for financial recordkeeping.	Handout p. 122
Take a money values pretest. Keep track of all dollars personally earned and spent for	"Money Management: Earning and Spending," Ch. 3 Consumer Education, Glencoe, 1984.
Evaluate personal spending as to inc[illegible] spent, income goals reached, etc. Draw implications for financial planning.	Money Sense, Extension Office U. of Idaho, Moscow, Idaho.
Extended Learning: Review family bookkeeping systems.	
Leadership Activity: Organize FHA materials - finances, STAR Chapter Manual, scrapbook, etc.	

CONSUMER RESOURCE MANAGEMENT

PLANNING

SLO: The student will apply the process of planning and managing to the use and conservation of financial resources to meet goals including saving, investing, budgeting, and borrowing.

Concept: **Financial Planning**

Generalizations:

- Effective financial planning facilitates the achieving of the maximum number of personal and family needs and wants with the available resources.
- Financial planning use of includes both human and economic resources.
- Functional financial plans are based on values and goals, current income, and expenses.
- Effective financial planning applies the principles of conservation of limited resources and resource interchangeability.

LEARNING ACTIVITIES	RESOURCES
Simulate given financial planning situations in groups of 2. (Each group receives a hypothetical situation for which students plan a monthly budget.) Using budgeting plans, students will be given emergency situations to resolve.	Financial Budget Simulation developed by Wenatchee High School H.F.L. Dept. (handout, pp. 123-144). "Your Spending Plan," Money Management Institute.
Brainstorm: What are you willing to give up now, material non-material goods?	"Roadmap for Spending," Consumer Action, Houghton-Mifflin.
What kinds of things do you need to purchase now? What items can be deferred?	"Financial Planning & Legal Documents" Managing Your Personal Finances, South-Western, 1985.
Which items do your parents purchase? Evaluate.	
Develop a personal spending plan (based on case situations) for each of the following groups: -a young working woman/man -a launching family - 1 baby -a retired couple -a college student	"Financial Planning" The Savvy Consumer, McKnight, 1984. Personal Budget Assignment, Handouts pp. 145-148.
Discuss the plans. Analyze and compare unique differences in budget needs.	"Coping with Economic Change, Financial Planning and Budgeting," the AMERICAN Consumer, 1985.

Concept: Financial Planning (Continued)

LEARNING ACTIVITIES	RESOURCES
Tabulate how much I cost my parents this past week for personal services?	Consumer Education, p. 166, Glencoe, 1984. "How much do you cost" Co-Ed, Nov. 83. References Filmstrip - "Money Talks," Money Mgt. Institute. Software: "You Decide - Pt. 1 & 2" C. W. Publications. Software: "Budgeting Simulation & Budgeting Tutorial" EMC Publishing.
Extended Learning: Count the number of appliances in your kitchen that have more than one use.	Notebook: "Personal & Family Financial Planning" American Council of Life Insurance.
Leadership Activity: Go to school board meeting and listen to budget report. Review school district three-year vocational plan.	"Anatomy of A Paycheck" Co-Ed, Oct. 84. "Before You Think About Leaving Home - Think About How Much it Will Cost" Co-Ed, Feb. 85.

CONSUMER RESOURCE MANAGEMENT

PLANNING

SLO: The student will apply the process of planning and managing to the use and conservation of financial resources to meet goals including saving, investing, budgeting, and borrowing.

Concept: **Borrowing**

Generalizations:

- Consumer borrowing permits the use of future income to satisfy present needs and wants.
- Obtaining credit depends on the consumer's ability and willingness to repay.
- The need to borrow may vary at different stages in the family life cycle.
- Knowing the cost of credit contributes to using it intelligently.
- Credit can be used safely only when it involves amounts that can be comfortably repaid out of future income.

LEARNING ACTIVITIES	RESOURCES
View video tape on banking and credit such as: "You Can Bank On It" "Give and Take" Discuss and draw implications.	"You Can Bank On It," (Video) - ESD.
Investigate methods and costs of financing: a tape deck, stereo, record player, TV, a car. Set up criteria for selecting a method of financing.	"Credit Wise," Give and Take Series, ESD, Washington State Council on Economic Education.
Compare costs of cash vs. credit of various products displayed by teacher. Discuss implications.	catalogs, dept. stores, newspapers, other
Discuss values relating to use of credit: -using parents credit cards -cash vs. credit -credit debt -use of discretionary income -project future income through stages of the life cycle.	"Credit Can Help or Hurt," The Savvy Consumer, Goodheart Wilcox, 1982. "Consumer Credit," The American Consumer, McGraw Hill, 1985.

Concept: Borrowing (Continued)

LEARNING ACTIVITIES	RESOURCES
Discuss legal aspects of credit.	"The Law as a Tool," Kit J.C. Penney.
Review typical "security agreement" (installment contract) as to the terms, legal implications for consumers, etc.	
Compare different credit applications for the information requested. Discuss.	Credit applications from local banks and/or businesses
Compare various types of finance charges on a variety of products.	Resources
Extended Learning: Get advice from an acquaintance or relative, age 60 or older, about using credit.	Current Consumer & Lifestudies, Dec. 1984. Filmstrip - "Be Credit-Wise," Money Management Institute. Filmstrip - "On Your Own" National Credit Union. Software: "Three in One" C. W. Publications.
Leadership Activity: Organize guest panel panel of speakers from various community businesses/agencies, such as: -Bank -Credit Union -Consumer Credit Counseling Service on topics related to: "Getting Credit" Establishing Credit Credit Rating Cost of Credit Discuss the implications.	Software: "Work Force II," Core Concepts. Notebook: "Personal & Family Financial Planning," American Council of Life Insurance. Managing Your Personal Financial, South-Western 1985. Better Business Bureau "Cost of Credit" (Chap.13) Managing Your Personal Finances, South-Western, 1985. "Bankruptcy," (Chap.14) Managing Your Personal Finances, South-Western, 1985.

CONSUMER RESOURCE MANAGEMENT

PLANNING

SLO: The student will apply the process of planning and managing to the use and conservation of financial resources to meet goals including saving, investing, budgeting, and borrowing.

Concept: Protecting

Generalizations:

- There are a variety of ways to plan and protect financial resources and meeting risk.
- Insurance is one method of protecting against financial risk and loss due to accident, theft, loss or damage.
- Different kinds of insurance protect against different types of risk.
- An individual's or family's need for protection changes as the life cycle progresses.
- The consumer is protected by certain laws and government agencies.

LEARNING ACTIVITIES	RESOURCES
Survey parents on their tips and ideas regarding insurance protection.	Protecting Your Resources, Survey. (Handout p. 149).
Role play people at different stages of their life cycle and their attitudes about risk management: -youngster -teen live forever -teen has had an accident -young adult - sole support -young family -middle age -senior citizen	"Contingency Planning," The Savvy Consumer, McKnight, 1984. "Insurance," Managing Your Personal Finances, South-Western, 1985.
Investigate and compare the features and costs of different ways to manage risk, i.e. insurance, etc.	"Obtaining & Financing Medical Care," The Savvy Consumer, McKnight, 1984.
Compare costs, services and risks of having a baby in each of the following ways: - midwife at home - midwife at a clinic - doctor at a clinic - doctor at a hospital Draw Conclusions	

Concept: Protecting (Continued)

LEARNING ACTIVITIES	RESOURCES
Read about the basic (standard) features of policies for: -health insurance -auto insurance -disability insurance	"Health Insurance," Consumer Education, Glencoe, 1984. "Insurance" - Part 5 - The American Consumer, McGraw Hill, 1985.
Discuss and compare cost of health insurance vs. HMO (Health Maintenance Plans)	Guest speaker: nurse practitioner, wholistic health person.
Rate your wellness in regards to nutrition, physical activity, safety, self-image socially/emotionally. Analyze your ratings. Set goals. Discuss the "costs" of keeping physically fit as one method of meeting health risks.	"Wellness", Instant Lessons J.C. Penney, No. 00134. "Obtaining & Financing Medical Care," The Savvy Consumer, McKnight, 1984.
Collect newspaper and magazine articles that address environmental problems such as acid rain, toxic waste disposal, noise pollution, and food contamination. Report findings.	current newspapers and magazines
Bring automobile insurance policies to class. Set up some case problem situations involving accidents. Discuss coverage as indicated in policies for those types of accidents.	Local insurance agencies for sample insurance policies. "Automobile & Property Insurance," and "Life, Health & Income Insurance," Consumer Education, Glencoe 1984.
Role play family situations involving a major economic loss, such as: auto accident resulting in loss of income, hospital expenses, repair of car, possible law suit. List or give suggestions on how the family might have planned for such an emergency financially.	
Obtain sample family life insurance policies from the insurance agent. Briefly list the benefits under topics previously discussed (benefits in event of death, disability, loan value, etc.)	Local insurance agencies

Concept: Protecting (Continued)

LEARNING ACTIVITIES	RESOURCES
	Resources Software: "Getting Covered - An Insurance Simulation," C. W. Publications. Notebook: "Personal & Family Financial Planning." American Council of Life Insurance.
Extended Learning: Tour different health care facilities and compare services and prices.	
Leadership Activity: Invite an insurance agent agent to speak to the class on types of liability that individuals or families might incur and the types of insurance which will provide protection, and their costs.	Insurance salesman Insurance Information Institute Game: "Dealing With Life Insurance," Institute of Life Insurance.

CONSUMER RESOURCE MANAGEMENT

PLANNING

SLO: The student will apply the process of planning and managing to the use and conservation of financial resources to meet goals including saving, investing, budgeting, and borrowing.

Concept: Saving

Generalizations:

- Savings may be offered by banks, employers, unions, professional groups, or the government.
- Saving is one method of setting aside current income for future use.
- Savings are generally used for major expected expenses, unexpected emergencies, and goals.
- Safety, return and availability are important considerations in choosing a place to deposit savings.

LEARNING ACTIVITIES	RESOURCES
Listen to panel of professionals on savings plan alternatives offered by their institution.	Panel of professionals such as bankers, investors
Define and discuss costs, service, availability, risks, safety, and return on your money. Consider regulations, deregulations, changes and options to look for.	Savings and Investment (learning package), Unigraph Co.
Interview financial personnel who offer saving plans. Explore pros and cons of plans and compare dollars earned for savings alternatives such as IRAs, pass book savings, etc.	"Planning a Savings Program," Consumer Education, Glencoe 1984.
	"IRAs: Cost, Benefit Problems," Consumer Reports, Jan. 1980.
Obtain case studies of people at different stages of life. Analyze the case studies for needs and wants. List what would be some good savings plans.	"More Choices for Savers," Consumer Reports, Jan. 1982.
Brainstorm "What purposes do savings plans serve?"	"Savings," Managing Your Personal Finances, South-Western, 1985.
	"Saving & Investing American Consumer, McGraw Hill, 1985.

Concept: Saving (Continued)

LEARNING ACTIVITIES	RESOURCES
Compare the different savings institutions in your area as to interest rates, length of time, degree of risk, etc. Explore some new savings/investment alternatives such as IRA, "All-Savers," as to interest rates, tax benefits. Extended Learning: Set up a savings account for a specific goal. Leadership Activity: Start a savings program with an elementary class for one of their special projects.	Resources Software: "Three in One," C. W. Publications. Software: "Workforce II," Care Concepts.

CONSUMER RESOURCE MANAGEMENT

ACQUIRING

SLO: The student will apply and analyze the decision-making process when acquiring goods and services, including seeking information, considering alternatives and consequences, and selecting according to criteria.

Concept: Choosing

Generalizations:

- There is a relationship between consumer satisfaction with choices and consideration of alternatives and consequences.
- When choices for goods and services are based on the decision-making process, consumer satisfaction can be increased.
- Choosing goods and services involves prioritizing goals and "trade-offs."

LEARNING ACTIVITIES	RESOURCES
Collect samples of advertising, labels and mail order catalogs. Arrange materials for a bulletin board or an exhibit to illustrate types of consumer information available, quality of information, etc.	
Develop criteria for selecting consumer services such as: automobile repair, dry cleaning, landscaping, or lawn care. Compare costs.	"Applying Consumer Principles to Recreation" The Savvy Consumer, McKnight, 1984.
Complete and discuss the worksheet "What are my Choices" in relationship to health care.	"Helping Students Become Good Health Care Consumers," p. 211, Illinois Teacher, May/June 1981.
Complete the worksheet "I can be responsible for my own health care by:"	
Discuss the following vocabulary: "trade-offs" "opportunity costs," etc. etc. Relate these concepts to the dollar costs of consumer purchases.	"We Need Each Other," Managing Your Personal Finances, South-Western 1985.

Concept: Choosing (Continued)

LEARNING ACTIVITIES	RESOURCES
Extended Learning: Write an essay on the "trade-offs" you experienced due to the decisions made concerning your last month's allowance. Leadership Activity: List the opportunity costs involved when choosing a "STAR" or "Power of One" activity.	Resources "The Consumer Resource Game," Illinois Teacher, Sept./Oct. 1984. "Teaching the Clothing Student To Be A Consumer of the Future," Illinois Teacher, March/April 1985. Software: "Analyzing An Ad," MCE.

CONSUMER RESOURCE MANAGEMENT

ACQUIRING

SLO: The student will apply and analyze the decision-making process when acquiring goods and services, including seeking information, considering alternatives and consequences, and selecting according to criteria.

Concept: Shopping

Generalizations:

- Collecting and studying information before buying contributes to the making of effective decisions.
- As consumers understand quality of merchandise suitable for intended use, they can make their needs known to merchants.

LEARNING ACTIVITIES	RESOURCES
Select a product to buy. Go to 3 different stores to compare the following: - services - cost - warrantees and guarantees - resources used to product item Draw conclusions as to the "best buy."	"Your Automobile Dollar; "Your Food Dollar." Your Dollar Library, Household Finance Co. "Smart Discount Shopping," Changing Times, Jan. 1983. "How to Price-Shop For A New Car," Consumer Reports, April 1985. Better Business Bureau booklets. Film: "On Guard Bunco," C.W.U. Films: "Consumer Power: Advertising" "Buy, Buy, Buy" Check local ESD.
Using grocery ads, plan a menu for 1 day limited to $7 and buy only what is in the ad for a family of 3.	Choices in the Marketplace, Wash. State Council on Economic Education. Computer Software: "Menu Planning on a Budget," C. W. Publications.

Concept: Shopping (Continued)

LEARNING ACTIVITIES	RESOURCES
Review and evaluate the objectivity of the sources of consumer information on products from: -magazine and newspaper ads -Consumer Reports and/or Consumer Bulletin magazine -promotional brochures	local librarian "Buying Goods & Services," Survival, McGraw-Hill, 1980.
Comparison shop for a specific product. Evaluate according to opportunity cost, durability, style and service vs. status.	Make a ditto with space for name of product, store, cost, weight, etc. "Applying Consumer Principles to Recreation," The Savvy Consumer, McKnight, 1984. Film - "The Comparison Shopping Puzzle," Journal Films, 1980.
Compare cost of bulk food vs. processed food.	field trip newspaper "The Shopping Game," Consumer Skills, Bennett, 1977.
Compare the relationship between quality and intended use of the merchandise being given a specific problem.	
Play one of the shopping simulation games. Evaluate the decisions made in the game and draw conclusions.	current newspaper grocery ads coupons (students bring) "Smart Shopper," (game), Gillium Book Co. "Grocery Game," Handout, Retta Main, Liberty High School, pp. 150-157.

Concept: Shopping (Continued)

LEARNING ACTIVITIES	RESOURCES
Explore the value of coupon clipping. - system of saving - money saved - time involved - coupon vs. generic	Resources "Spirulina -- The Alge That Can End Malnutrition, The Futurist, February 1985.
Read the article on Spirulina. Divide students into groups of four and they will plan and prepare menus supplemented with Spirulina. They will hold a taste test.	"Going Shopping in the 1990's, Futurist, December 1983.
Using the DSHS's figures for low income families, plan one week of menus for two people on three different income levels. The assignment should include balanced menus, grocery ads, and coupons. All meals eaten out must be included in the budget.	DSHS, County Extention Office
Set up stations around the room with several choices. Have students move from station to station answering questions.	Lots of empty containers Hallmark ribbon cat food cheese products beverages. Handout: Practice in Comparison Shopping, pp. 158-159.
Conduct a "taste-test" of a certain product, i.e., granola bars. Have students fill out a worksheet about the product they sample including colors used in label, attention-getting words "NEW" "IMPROVED", cost, number of chocolate chips, taste, and nutritional value. Use results throughout unit as each result is appropriate.	
Extended Learning: Attend an auction. Report findings.	"Sold! on Auctions" Current Consumer, pp. 18 & 19, January 1979.
Leadership Activity: Create a display highlighting buying tips when shopping for a telephone or telephone service. Share the display through pamphlets, video tape or posters with consumers in the community.	

CONSUMER RESOURCE MANAGEMENT

ACQUIRING

SLO: The student will apply and analyze the decision-making process when acquiring goods and services, including seeking information, considering alternatives and consequences, and selecting according to criteria.

Concept: Purchasing

Generalizations:

- Sound buying decisions are based on personal needs, wants, values, goals, and resources.
- The cost of one purchase eliminates the opportunity to buy other goods and services with the same money.
- Resources are limited while wants may be unlimited.

LEARNING ACTIVITIES	RESOURCES
Determine needs vs. wants using Lifestyle survey form.	Integrating Voluntary Simplicity of Lifestyle into Home Economics (p. 155), Florida State Department of Education.
View video on Opportunity Cost, "You Can Bank on It."	"You Can Bank On It," (video) - ESD. "Comparison Shopping and Caring for Your Personal Possessions," Lifeworks, McGraw-Hill, 1980. Guide to Wise Buying, Better Business Bureau, 1980. "Principals of Wise Buying, The American Consumer, 1985. "Buying: Spending Resources Wisely," (Filmstrip) from Choices and Decisions, Institute of Life Insurance. Software - "Math in the Marketplace," "Math Skills for Banking Transactions," Media Materials.

Concept: Purchasing (Continued)

LEARNING ACTIVITIES	RESOURCES
Give students an assortment of second-hand clothes. Assign them the task of making an outfit from the garments. Play "dress-up" or prepare a "Second-hand Rose Fashion Show."	
Take a field trip to a second-hand store or consignment shop. Compare the cost of items in such shops; have students "furnish" a first apartment with these items and have them total the cost.	
Make toys or accessories for home or room from bones, egg cartons, spools, fabric, used clothing.	
Extended Learning: Discuss with family one past purchase which was not very satisfactory. Analyze the purchase as it related to family needs, wants, values and goals. Discuss what could have made the purchase more satisfactory.	
Find one "closet hanger" - an item of clothing purchased but seldom worn. Analyze the purchase besed on needs and wants. Determine the opportunity cost in relationship to a purchase you would currently like to make.	
Leadership Activity: Reach concensus on a group purchase. How do individual values, goals, needs and wants relate to group goals, needs and wants? Discuss compromise that is needed in group work.	

CONSUMER RESOURCE MANAGEMENT

ACQUIRING

SLO: The student will apply and analyze the decision-making process when acquiring goods and services, including seeking information, considering alternatives and consequences, and selecting according to criteria.

Concept: Sharing

Generalizations:

- Voluntary simplicity is one life style that promotes sharing and conserving.
- Exchanging or trading services is one way of sharing limited resources.
- Some ways of sharing limited resources which are infrequently or seldom-used are borrowing, leasing or renting.

LEARNING ACTIVITIES	RESOURCES
Participate in a lab which requires sharing equipment and expertise. -Determine task by sharing assignments and prioritizing tasks -Managing time to allow for sharing or (schedule) equipment -Determine value of the item being shared. -Evaluate.	"Voluntary Simplicity," FORUM, J. C. Penney, Nov. 1983.
Discuss sharing in the community, such as: -community gardens -transportation. Draw implications for ecology and dollar costs. -investigate neighborhood co-ops and compare time and money savings.	
Explore the following transportation alternatives. -owning -leasing -renting -borrowing -public transit -sharing	"Buying Transportation," Consumer Education, Glencoe, p. 364.

Concept: Sharing (Continued)

LEARNING ACTIVITIES	RESOURCES
Explore and compare the costs of each of the following transportation alternatives for a given destination: -bus -railroad -car rental -car pool Evaluate these comparisons as to a)time, b) dollar costs, and c) convenience.	"Buying Personal Transportation," The Savvy Consumer, 1984.
Brainstorm a list of personal skills or home produced skills which could be bartered. -child care -haircutting -food production -wall papering -carpool	
Organize or utilize a recycling project - in the classroom or in the community.	"Promote Recycling: Supermarkets as Environmental Classrooms," Illinois Teacher, March/April 1985. "Organizing a Marketplace for Recycled Merchandise," Illinois Teacher, Jan./Feb. 1985.
Extended Learning: Inventory necessary but little used equipment in the home (i.e. - specialized gardening supplies, camping equipment, canning supplies.) Discuss with family possible "loan system" so others could benefit from sharing goods.	
List items in home that are currently shared between families or friends.	
Leadership Activity: Create a "Share-A-Skill" bulletin board that would establish a classroom or school wide barter network.	

CONSUMER RESOURCE MANAGEMENT

UTILIZING

SLO: The student will apply conservation, efficient use, and substitution of nonrenewable resources when utilizing all resources.

Concept: Conserving

Generalizations:

- There are alternative ways to utilize and conserve limited resources such as repairing, renting, leasing and preserving.
- Individual and family values and life styles are directly related to the extent to which resources are conserved.
- Conserving focuses on efficient use of resources and less materialism, rather than depleting or misusing.
- Conservation of resources includes consideration of maintenance, operating costs, production, repair and costs of disposal.

LEARNING ACTIVITIES	RESOURCES
Search and compare the information on prices of a) electricity per kilowatt and b) gasoline per gallon for the following time spans: 20 yrs. ago, 10 yrs., 5 yrs., 1 yr. and this month. Draw comparisons and relationships between availability of the resource and its price. Relate to availability and scarcity of the resource.	local power company "Consumer Use of Energy," The Savvy Consumer, McKnight, 1984.
Read "Up in the Morning and Off to School," case study. Complete worksheet and discuss.	Energy Trade-Offs in the Marketplace," Washington State Council on Economic Education, (pp. 4 & 5.) (handout, pp. 163-166).
Take an inventory of all the electrical gadgets you have in the home. Determine five you and your family could live without.	"Saving Energy Dollars," Consumer Reports, Oct. 1981.
Identify five differences between voluntary simplicity and traditional life style practices. Discuss implications.	"Future Shock," Toffler (film).
Complete "Instead Of" worksheet.	"Voluntary Simplicity" Forum Instant Lessons Nov. 1983 (handout, p. 161).

Concept: Conserving (Continued)

LEARNING ACTIVITIES	RESOURCES
Discuss pros and cons and costs of alternative ways to conserve resources by: -leasing -repairing -recycling -renting	
Discuss ways to conserve energy: a. line clothes drying vs. dryer b. hot water heater turned down c. insulating, etc.	
Analyze home repair possibilities as to the cost and service received.	Local newspapers Local phone book
Compare products available to rent for: wedding reception/class party/another event. Evaluate according to the following criteria: a. cost - $ b. disposal cost c. opportunity cost d. time/availability	
Select an electrical product you need (or wish) to buy (clock radio, TV, etc.). Comparative shop for at least two different brands utilizing Consumer Report magazine and in store comparisons for ecological cost of maintenance and repair. Draw conclusions as to the best "ecological" buy.	Consumer Reports.
Compare dollar and ecological costs on a small appliance in need of repair regarding: -repairing -buying a new replacement -replacing a part appliance Draw conclusions regarding conservation.	
Brainstorm (or inventory) the contents of a typical garbage can at home. After listing these items, decide if any can be recycled. Discuss how daily waste could be reduced with implications for the environment.	

Concept: Conserving (Continued)

LEARNING ACTIVITIES	RESOURCES
	Resources "Promoting Recycling: Supermarkets As Environmental Classrooms" Illinois Teacher, March/April 1985. "Organizing A Marketplace for Recycled Merchandise" Illinois Teacher, Jan./Feb. 1985.
Extended Learning: Practice conservation in the home by selecting and doing one or more of the following for a specific period of time: -limiting use of paper products -taking 3 minute showers -recycling bottles and cans -turning off lights and turning down heat.	Energy Conservation in the Home (curriculum guide), U.S. Dept. of Energy. "Save Energy With Textiles" (booklet), American Textile Manufacturers Institute.
Leadership Activity: Survey parents of infants as to attitudes and behaviors concerning diaper use. Draw conclusions about cost of disposable vs. cloth diapers in terms of money, time, resource use and long term effects of the decision. Present findings to class.	

CONSUMER RESOURCE MANAGEMENT

UTILIZING

SLO: The student will apply conservation, efficient use, and substitution of nonrenewable resources when utilizing all resources.

Concept: **Sharing**

Generalizations:

- Sharing is one alternative way of extending nonrenewable resources when acquiring goods and services.
- Sharing of resources may involve giving up some personal and family wants for the good of all.
- Sharing of resources is necessary to facilitate maximum use of limited resources.

LEARNING ACTIVITIES	RESOURCES
Investigate "opportunity costs" and "money costs" involved in: shared housing vs. living on own.	"Protecting our Land," in Savvy Consumer, McKnight, 1984. Consumer Action, Ch. 1 & 2 Houghton Mifflin, 1983.
Discuss "what if"...we do not conserve non-renewable resources? How would your clothing, snacks, school day or transportation be different? If no trees? If not clean water? Limited petroleum?	"Saving Energy Dollars," Consumer Reports, Oct. 1981. Energy and Man's Environment curriculum materials.
Listen to speaker from Dept. of Transportation on methods and success of carpooling (Park and Ride, Van Pool, reduced rates, special lanes, etc.)	
Extended Learning: Make a sharing contract with a sibling or friend for a needed item. Include rules for use, penalties for misuse and state advantages involved in sharing.	

CONSUMER RESOURCE MANAGEMENT

UTILIZING

SLO: The student will apply conservation, efficient use, and substitution of nonrenewable resources when utilizing all resources.

Concept: Saving

Generalizations:

- If consumers value "saving" resources, then they will efficiently use and conserve resources.
- When savings have a purpose, there is greater incentive to save.
- Saving for future wants and needs may necessitate identifying present wants that will not be satisfied.
- Family values determine family saving habits.

LEARNING ACTIVITIES	RESOURCES
Calculate cost of habits (e.g. smoking) which cost money. Evaluate "opportunity cost" vs. real cost in dollars, health, etc.	Energy Trade Offs in the Marketplace. Washington State Council on Economic Education.
Brainstorm how we can save our resources in the northwest.	
Demonstrate home services which contribute to saving dollars: laundering, repair of clothes, shampooing hair, etc. Compare to commercial prices for the equivalent service. Draw implications.	
Write a brief scenario for yourself in the year 2020. List specific ways you will be saving resources for the future. Identify what ways the future will be different if we do not save resources.	Conceptual Guide to Environmental Education in Washington State Secondary Schools, SPI.
Identify the pros and cons of each of the following recreational "vehicles" used as to conservation of a) scarce resources, b) money, etc. Draw conclusions. -sailboat -trail bike -bicycle -motor boat -camper or R.V. -3 wheelers	"Your Recreational Dollar," Your Money Library, Money Management Institute (HFC).

Concept: Saving (Continued)

LEARNING ACTIVITIES	RESOURCES
Brainstorm incentives to save resources in our society. Compare list of pressures to use resources in our society. Draw conclusions about our values as they relate to saving resources.	
Extended Learning: Identify one item in your home that you expect to still be using five years from now.	
Outline a care and use plan to maintain that object for an extended period of time.	
Leadership Activity: Arrange for a guest speaker to discuss ways to conserve energy. Prepare a list of implementation techniques.	Local electric company
Plan to carry out a campus or class car-pool week. Try to include faculty and staff as well as students.	

CONSUMER RESOURCE MANAGEMENT

UTILIZING

SLO: The student will apply conservation, efficient use, and substitution of nonrenewable resources when utilizing all resources.

Concept: Substituting

Generalizations:

- Human resources, such as time and skills, can be substituted for material resources such as money.
- Available resources can sometimes be substituted for unavailable resources.
- Conservation of limited non-renewable resources is facilitated when renewable resources are substituted.

LEARNING ACTIVITIES	RESOURCES
Brainstorm a list of specific ways in which the following human resources can substitute for money: a) time b) hobby or skills c) energy	
Divide into groups and investigate alternative ways to heat homes. -gas -electricity -solar -wood -coal -earth shelters	Energy Trade Offs in the Marketplace, Washington State Council on Economic Education. Computer Software: "Home Energy Savings," HRM Software.
Evaluate the different energy sources -Why do you think the major U.S. energy sources switched from wood to coal to natural gas and petroleum? -Where do we get the energy we now use? Is it renewable? -What are the dollar and "opportunity" costs involved in using alternative energy sources?	

Concept: Substituting (Continued)

LEARNING ACTIVITIES	RESOURCES
Identify 3 resources that have decreased in price and 3 that increased in past 10 years. Evaluate the reasons behind price change. Draw conclusions. In any case, were available resources substituted for unavailable resources?	Retail catalogs Old Consumer Reports magazines.
Brainstorm ways to substitute renewable resources for non-renewable. Debate.	
View the filmstrip "Disposable Economy." Debate the issue of quality versus convenience. Draw implications for substituting resources and the environment.	"The Disposal Economy: What Price Quality?" (filmstrip), Current Affairs.
Given a future scenario have students formulate what life would be like within one of the 3 scenarios. (Time, skill, money, and substitution for unavailable resources.)	Journal of Home Economics, Winter 1982, p. 10.
Brainstrom a list of resources that can substitute for one-use disposable resources in the home and evaluate: i.e. ceramic or plastic dishes vs. paper plates; cloth napkins vs. paper napkins, etc. Design a plan for substituting these resources.	
Complete a task without conventional equipment. Examples: -lay out pattern without pins -recipe without measuring cups (but measure with other things.)	
Produce a product without using a non-renewable resource such as gasoline, electricity or paper products. Compare end result for quality, acceptability, environmental and resource costs and human interaction.	Energy Tradeoffs in the Marketplace. Washington State Council on Economic Education.
Extended Learning: Substitute a reusable product for a one-use disposable in your home for one week (cloth handkerchiefs for facial tissue, sponge or towel for paper towels). Evaluate the experience - what was the dollar savings? What were the resource savings? What would be the long term effect of this substitution?	

Concept: Substituting (Continued)

LEARNING ACTIVITIES	RESOURCES
Leadership Activity: Form groups and brainstorm substitutions in the kitchen (i.e. foods, appliances, cleaning items, utensils). Make wall charts to show alternative solutions.	

CONSUMER RESOURCE MANAGEMENT

UTILIZING

SLO: The student will apply conservation, efficient use, and substitution of nonrenewable resources when utilizing all resources.

Concept: **Investing**

Generalizations:

- Investment goals change and differ with different stages of the life cycle and different individuals and families.
- Different types of investments range in the degree of risk involved from no- or low-risk to high-risk.
- Investment opportunities/plans are available from a variety of sources.

LEARNING ACTIVITIES	RESOURCES
Discuss how investment goals might differ for each of the following stages of the life cycle: single adult young marrieds launching family middle years (full nest) retirement couple.	
Have a panel of "experts" discuss the types of investments, advantages and limitations of several different methods of investing.	stock broker financial planner investor banker
Give each student $100 (in play money) to invest. After several readings on pros and cons of several investment alternatives, have them make an investment of their choice and follow it for 2 weeks. Report back to the class "profits" or "losses".	Standard & Poors Stock Price Record. (Local Library).
Extended Learning: Interview an adult who has done some investing. Discuss ways their investment needs and behaviors have changed over time.	

Concept: Investing (Continued)

LEARNING ACTIVITIES	RESOURCES
Leadership Activity: Prepare a chart or bulletin board on types of investments and degree of risk of each.	Spring 1979, Teaching Topics, American Council of Life Insurance & Health Institute. "Your Savings and Investment Dollar," Your Money Library, (HFC) Money Management Institute.

HANDOUTS/WORKSHEETS
FOR
CONSUMER RESOURCE
MANAGEMENT
SECTION

Organizing

Problem Solving -Organizing Household Records

1. Divide class into small groups (3-4 members per group).

2. Distribute a bag of household papers to include check stubs, receipts, payment notices, etc. Ask students to create a management system for these items. Allow 20-30 minutes.

3. Have students present recordkeeping plan to the class, explaining rationale behind the system.

4. Ask each group to locate certain items to determine usability of system.

5. As a class discuss the importance of a usable system of recordkeeping. Discuss value of recordkeeping in terms of effective resource use (i.e. --time, human, energy, money).

6. Evaluate original system in terms of usability and resource management. Make suggestions for revision or reorganization.

Resources -

"Bags of Bills"

File folders, paper clips, envelopes. floppy disc, boxes, file cards, graph paper, labels, colored adhesive dots, etc. available for students' use in creation of recordkeeping system.
Teach Background Information -

5 FINANCIAL GOALS: Write up one financial goal for each. Try to be as realistic as you can. Make them suit your problem. (List only goals that depend on the "wise" use of money.) Identify the probable cost of each.

A. Short Term Goals (6 to 18 months)

Probable cost?

B. Medium Term Goals (3 years or less)

Probable cost?

C. Long Term Goals (5 to 10 years or more)

Probable cost?

6 SHELTER

1. What is the actual address where you will be living?

   Is this an apartment or a house?

2. What made you choose this place to live?

3. Include the newspaper ad in the space below---If you didn't get the information from the paper where did you get your housing information? How much will you pay each month in rent or house payment?

4. Briefly describe the neighborhood you live in and what are the advantages and disadvantages of the location?

7 UTILITIES

What are the costs of your utilities? Check in the box if they are included in your rent.

Item	Incuded in Rent	Cost Per Month
Electricity		
Gas/Oil for Heating		
Garbage		
Telephone		
Cable T.V.		
Home Box Office		
Water/Sewer		

5 FINANCIAL GOALS: Write up one financial goal for each. Try to be as realistic as you can. Make them suit your problem. (List only goals that depend on the "wise" use of money.) Identify the probable cost of each.

A. Short Term Goals (6 to 18 months)

Probable cost?

B. Medium Term Goals (3 years or less)

Probable cost?

C. Long Term Goals (5 to 10 years or more)

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Item	Incuded in Rent	Cost Per Month
Electricity		
Gas/Oil for Heating		
Garbage		
Telephone		
Cable T.V.		
Home Box Office		
Water/Sewer		

8 FOOD

If eating out estimate the cost and include it in the appropriate space.

	BREAKFAST	LUNCH	DINNER	SNACKS
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
SATURDAY				
SUNDAY				

MARKET ORDER

ITEMS	AMOUNT NEEDED	UNIT PRICE	TOTAL PRICE
DAIRY PRODUCTS			
MEAT POULTRY FISH			
VEGETABLES AND FRUITS			
BREAD AND CEREALS			
MISC. (munchies, pop, spices, junk food)			

Total Food Purchased _____

Eating out _____

Total food cost for 1 week _____

Multiply by four to get monthly total _____

MARKET ORDER (Continued)

ITEMS	AMOUNT NEEDED	UNIT PRICE	TOTAL PRICE
BABY FOOD			
		TOTAL PURCHASED	
		AMOUNT USED FOR ONE WEEK	

9. HOUSEHOLD OPERATIONS	AMOUNT NEEDED	UNIT PRICE	TOTAL PRICE
		TOTAL PURCHASED	
		AMOUNT USED FOR ONE WEEK	

10. CLOTHING

Mark the clothing items you would purchase during a year and estimate the cost of each item. Record the total and divide it by twelve to estimate how much you should budget monthly for clothes.

HIS

Item	No.	Cost
Jeans		
Shirts		
Sweaters		
T-Shirts		
Socks		
Shoes		
Shorts		
Coats		
Underwear		
Sleepwear		
Jackets		
Suits		
Athletic Clothes		
Other (Uniforms)		

Total annual cost _____
Cost per month _____

HERS

Item	No.	Cost
Skirts		
Jeans		
Sweaters		
T-Shirts		
Shoes		
Nylons		
Underwear		
Shorts		
Bathing Suit		
Coats		
Dresses		
Sleepwear		
Accessories		
Other (Maternity clothes)		
(uniforms)		

Total annual cost _____
Cost per month _____

BABY CLOTHES

Item	No.	Cost

Total annual cost _____
Cost per month _____

11. FURNISHINGS AND EQUIPMENT: What will be your needs? (attach ads if desired)

1. Dry cleaning

2. Purchase one household item (furniture or appliance) on credit. See below.

3. Purchases of any bedding, towels, etc.

4. What household item (furniture or appliance) are you going to purchase?

5. Why did you choose this item to buy?

6. Where did you purchase this item?

7. What are the terms? How many months to pay?

8. What was the price of the item?

Actual price $_____

Sales tax (7.8%) +_____

Delivery Charge +_____ (if any)

_____ SUB TOTAL

Down payment -_____

Finance _____

Total cost incl. finance charge $_____ Monthly payment $_____

12. TRANSPORTATION

1. Model and year of transportation _____.

2. Why are you driving this particular vehicle?

3. If you do not drive a vehicle, what are you using for transportation? (bicycle, carpool, bus, etc.)

4. Vehicle costs:

Monthly payment _____

Insurance _____ (per month) _____ (per year)

Gas & oil* _____ (per month) _____ (per year)

Total cost Per month _____

*Calculate at current rate.

13. INSURANCE

1. Life -

a. What type of life insurance would you plan to have, if any?

2. Medical and Dental Care

a. Why do you think health and medical insurance are important for young people to have?

b. What type of insurance coverage are you planning to have? (if your budget situation might be a union job -- check with that union for coverage.

c. What is the estimated cost of medical insurance per month? If married, include coverage for both persons.

14. SAVINGS

Describe what plans you have made for a regular savings contribution in the space provided below.

15. EDUCATION

List all subscriptions to magazines or newspapers below.

Item	Cost by month	or	year
_____	_____		_____
_____	_____		_____
_____	_____		_____
Total per month	_____	per year	_____

If you are attending college, record the school costs below for one quarter.

Tuition _____

Books _____

Supplies _____

Other _____ (special fees, etc.)

_____

Total per one quarter _____ Divide by 3 to estimate the monthly cost _____

16. PERSONAL ITEMS AND POCKET MONEY

Record the personal things (such as cosmetics, toiletries, toothpaste, haircuts, gadgets, etc.) each of you would purchase during the month. If your budget problem includes a child, attach a separate list.

His	Cost	Hers	Cost
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
_____		_____	
Total	_____	Total	_____

17. RECREATION

List four ideas of activities during any time of the year which each of you likes to do and estimate the cost. If you purchase any new equipment, be sure to include the cost below.

His	Cost	Hers	Cost
_____		_____	
_____		_____	
_____		_____	
_____		_____	

Choose two of these items and estimate the cost per month so it can be included in your budget. (choose two from the eight listed above)

1. _____ Cost per month _____

2. _____ Cost per month _____

Total per month _____

18. GIFTS AND CONTRIBUTIONS

1. Regular contributions will be made to: _____ $_____ per month

   _____ $_____ per month

2. No regular contributions will be made _____ (check)

3. Estimate the number of gifts each you will purchase during the year. (Include birthday, anniversary, and Christmas gifts.)

	His Number	Cost	Her Number	Cost
Christmas				
Birthdays				
Others				

Total for the year $_____ Total for the year $_____

Cost per month for the budget $_____ Cost per month for the budget $_____

TOTAL COST PER MONTH $_____

-- ********** --

19. OTHER

1. Union Dues _____ per month
2. Club Dues _____ per month
3. Fraternal and organizational dues _____ per month

TOTAL COST PER MONTH $_____

20. FINAL SUMMARY SHEET (Combined if married)

GROSS INCOME (one month) $_____

FED. INCOME TAX _____ (Plan for 15% or actual)

F.I.C.A. _____ (Current rate)

OTHER INCOME _____ (tips or any other non-tax deducted, gifts, etc.)

NET MONTHLY INCOME _____ (before deduction for union dues -- see item no. 19.)

FIXED EXPENSES

---

6. SHELTER _____

7. UTILITIES AND FUEL _____

DEBT PAYMENTS * _____

_____

_____

VARIABLE EXPENSES	Cost per month	% of net monthly income
8. FOOD, BEVERAGE AND EATING OUT.		
9. HOUSEHOLD OPERATIONS		
10. CLOTHING		
11. FURNISHINGS AND EQUIPMENT *		
12. TRANSPORTATION		
13. INSURANCE: LIFE, MEDICAL, AND DENTAL		
14. SAVINGS		
15. EDUCATION		

VARIABLE EXPENSES	Cost per month	% of net monthly income
16. PERSONAL ITEMS AND POCKET MONEY		
17. RECREATION		
18. GIFTS AND CONTRIBUTIONS		
19. OTHERS (Union dues, clubs and organizations, etc.)		
TOTALS	$	%

SPENDING PLAN HEADINGS
Reference Sheet for Budget Packet

INCOME TAX AND F.I.C.A.
- Federal income tax
- Federal Insurance Compensation Act (i.e. social security, which covers disability insurance and retirement benefits).

SHELTER
- Rent
- Mortgage payments (taxes included)
- Fire insurance
- Room for students away at school

UTILITIES AND FUEL
- Heating
- Electricity
- Telephone
- Water
- Garbage collection

FOOD AND BEVERAGES

Groceries:
- Cereals, bakery products
- Meats, poultry, fish
- Fruits, vegetables,
- Milk, butter, eggs, cheese
- Canned, frozen and packaged foods
- Tea, coffee, cocoa, soda pop, other beverages

Restaurant meals:
- School lunches
- Snacks, ice cream cones, milk shakes
- Lunches and other meals in restaurants

HOUSEHOLD OPERATION AND MAINTENANCE
- Paper products: napkins, toilet tissue, waxed paper, etc.
- Laundry and cleaning supplies: detergents, bleach, floor wax, etc.
- Services: baby-sitting, commercial laundry, automatic laundry.

TRANSPORTATION

Private:
- Automobile payments
- Gasoline, oil
- Automobile fees, inspection fees, driver's license, state and local registration fees
- Automobile insurance
- Tires
- Parking fees
- Repairs, maintenance
- Antifreeze

Public:
- Taxi
- Local transit, bus, streetcar
- Train - airplane

CLOTHING AND CLOTHING UPKEEP

Apparel:
- Coats, dresses, hats, suits, sweaters, slacks, jeans, pajamas, gloves, underwear, bathing suits, etc.

Footwear:
- Shoes, slippers, sandals sneakers, overshoes, boots, etc.
- Accessories: handkerchiefs, scarves, etc.
- Dry-cleaning
- Shoe repair, shoe polish
- Repairs, tailoring
- Yard goods, sewing supplies
- Jewelry

MEDICAL AND DENTAL CARE
- Prescription drugs
- Doctor bills
- Dentist bills
- Eyeglasses, sunglasses
- Hearing aid
- Hospital expenses

RECREATION
- Television
- Record player (hi-fi, stereo) records
- Radio

HOUSEHOLD OPER. & MAINT. (Continued)
- Repairs on appliances and home
- Lawn and garden care
- Light bulbs
- Postage

HOUSE FURNISHINGS AND EQUIPMENT
- Draperies, curtains
- Furniture, lamps
- Slipcovers
- Floor coverings
- Bedding; pillows, blankets, pillowcases, sheets, bedspreads
- Towels, tablecloths, other linens
- Appliances: iron, washer, sewing machine

EDUCATION AND READING
- School expenses
- Newspapers, magazines, books
- Professional dues to clubs and organizations
- Music lessons

PERSONAL AND MISCELLANEOUS
- Gifts
- Charities
- Allowances
- Church contributions
- Haircuts, beauty parlor, wigs
- Cosmetics and toiletries, lipstick, razor blades, toothpaste, hand lotion, cleansing tissues, etc.

BANK AND SAVINGS

(This check list follows standard methods of organizing budget categories. This accounts for certain arrangements that may seem unconventional to students. For instance, dry-cleaning is considered part of CLOTHING AND CLOTHING UPKEEP, while commercial laundry is considered a service that is part of HOUSEHOLD OPERATION AND MAINTENANCE.)

RECREATION (Continued)
- Camera, film (including developing and printing)
- Sporting goods, football, tennis racket and balls, fishing gear
- Recording tapes
- Tape recorder and player
- Movies, concerts, plays, sporting events
- Fees for playing tennis, golf, etc.
- Other entertainment.

Problem No. 1

Mr. and Mrs. _____ graduated from high school six months ago and were married two months later. Mrs. _____ is working as a part-time waitress in a local restaurant. She receives $280.00 per month with tips. Mr. _____ is working at $5.15 per hour as an electrician's apprentice for a local contractor and he is working 40 hours per week. They have medical insurance through his work. They have no large debts at this time.

Problem No. 2

Mr. and Mrs. _____ have been married for seven months. You both graduated last June from high school. Mr. _____ is going to the junior college. He started in September. He is taking a two year course in auto mechanics and is working part-time as an auto parts salesperson ($3.50 per hour, 20 hrs. per week). Mrs. _____ is a clerk typist for a law firm and earns $900 a month. She works 40 hours per week and had an excellent training program at the local high school. She has medical insurance through her work and they pay $38.00 per month for his coverage.

Problem No. 3

Mr. and Mrs. _____ have been married for six months. Both graduated from college in June and both have new jobs. Mr. _____ has a teaching position and his salary is $12,168 per year (gross). Mrs. _____ is a registered nurse and earns $6.75 per hour and works 40 hours per week. They have medical and dental insurance through work. He has a student loan and pays $125 per month for two years. They also hope to buy a home in the future, so a savings account or plan is important.

Problem No. 4

Mr. and Mrs. _____ have been married for two years. They both graduated from high school and both have worked the last two years. Mrs. _____ has a secretarial job and earns $4.00 per hour. However, this is her last month at work because they are expecting their first baby in two months. Mr. _____ is working as a T.V. repairman and earns $7.00 per hour (40 hrs. week). They currently have $900 in savings and she plans to stay home with the new baby for at least the first year. Remember this is the last month with two incomes.

Problems for Budget
Should be Updated for Your Community and
Current Wage Rates

Problem No. 5

You have been married for one year and both had vocational training in high school. Mr. _____ is working as an electrician for $6.86 per hour and works 40 hours per week. Mrs. _____ earns $4.00 per hour as a secretary and works 40 hours per week. He pays union dues each month. They hope to start a family in another year and are building a savings plan with this in mind.

Problem No. 6

Mr. and Mrs. _____ have been married 2½ years and have a six month old baby name Julie. Both are working full-time. Mr. _____ works 40 hours per week as an auto mechanic and earns $7.50 per hour. Mrs. _____ works as an L.P.N and earns $750.00 per month. The baby sitter for Julie charges $8.50 per day (5 days per week). They hope to buy a house in the future and are saving money for the downpayment. They have health insurance through the husband and wife's work.

Problem No. 7

You graduated from college last spring and are currently working at the local medical clinic as a lab technician earning $11,800 per year. You are living with a room mate and paying $120 per month for a car payment. You also hope to save enough money for a great vacation next summer--you decide on the destination! Good luck. You have medical insurance through work.

Problem No. 8

You have recently graduated from high school and are working as a garage attendant. You earn $4.60 per hour and work 46 hours per week. You hope to own your own garage someday. You own your own car and have no large debts. You are living with a friend to help pay expenses.

Problem No. 9

You have recently graduated from high school and have moved into an apartment with a friend. You are working at a local restaurant as a cook and earn $4.00 per hour and work 46 hours per week. You have a car payment of $105 per month.

Problem No. 10

Mr. and Mrs. _____ have recently gotten married and both are working. Mr. _____ earns $4.00 an hour for 40 hours per week working as a short order cook at a local restaurant. Mrs. _____ works as a housekeeper at a motel and earns $3.70 per hour and works 40 hours per week.

Problem No. 11

You have recently graduated from high school and are working as a garage attendant. You are earning $4.60 per hour and work a 40-hour week.

You have decided to share an apartment with a friend who also works at the garage part-time working 20 hours per week and is going to college. He also receives $4.60 per hour. He receives his share of the rent and utilities from his family.

21. PROJECT EVALUATION SHEET

Name _____

Period _____ Name _____

ITEM	POSSIBLE POINTS	TEAM POINTS	COMMENTS
ON TIME	5		
NEATNESS OF WORK	5		
ESTIMATED INCOME	10		
MATERIAL POSSESSIONS	5		
FINANCIAL GOALS	5		
SHELTER	10		
UTILITIES	5		
MENUS	10		
MARKET ORDER	10		
HOUSEHOLD OPERATIONS	5		
CLOTHING	5		
FURNISHINGS AND EQUIPMENT	5		
TRANSPORTATION	5		
INSURANCE, LIFE, MEDICAL, DENTAL	5		
SAVINGS	5		
EDUCATION	5		
PERSONAL ITEMS AND POCKET MONEY	5		
RECREATION	5		
GIFTS AND CONTRIBUTIONS	5		
OTHERS: UNION DUES, CLUBS, ETC.	5		
FINAL SUMMARY SHEET	20		
TOTAL POSSIBLE POINTS	140		

Teacher Grade Sheet

CONSUMER EDUCATION Name _____

BUDGET PROBLEM EVALUATION (Confidential) Partner _____

Student Evaluation Form

Rate yourself and your partner on total performance during this project--on cooperation, attitude, quality of work, leadership, etc.

Score each item below as follows:
1 - poor
3 - below average
5 - good/average
8 - above average
10 - excellent

Rate yourself		your partner
_____	My contributions to the project were...	_____
_____	The quality of my work on this project was...	_____
_____	I cooperated with my partner and worked during mgt. time...	_____
_____	I offered leadership when needed...	_____
_____	I did my very best to make this a successful project...	_____
_____	I appreciated this assignment as an opportunity to learn, not just another duty to earn a grade, and then forgot the whole thing...	_____
_____	I was willing to do more than was expected of me...	_____
_____	TOTAL POINTS	TOTAL POINTS _____
_____	AVERAGE (divide by total of 7)	AVERAGE _____

Short answer:

1. What decisions did you have to make while working on this problem with your partner?

2. Which parts of the budget were you responsible for?

3. Which parts were mainly the responsibility of your partner?

4. Did you find you and your partner in any conflict at any time? Over which items?

5. How were your personal values affected by the other person's values?

6. What letter grade would you give your partner and why?

PERSONAL BUDGET ASSIGNMENT

NAME _____

PERIOD _____

1. Using your Monthly Spending Record, make a pie graph showing what percentage of income was spent in the following areas:

		%
Food	$_____	____
Clothing and accessories	_____	____
Entertainment (dates)	_____	____
Gifts	_____	____
Grooming Aids	_____	____
Automobile Expenses	_____	____
Savings	_____	____
Other	_____	____
TOTAL	$_____	

LABEL EACH SECTION

TOTAL INCOME $_____

2. Write an evaluation of your spending habits. How might you modify your spending (budget)?

3. Using the formula given in class, how much should you be putting into savings?

4. Can you figure a safe debt load for yourself? Show your figures.
BONUS POINTS (3)

PLANNING YOUR BUDGET

The following is a suggested list of items to use when planning the use of your income. The percentages given are only suggestions, but can be used as a guideline.

HOUSING (20 - 30%)

Rent, taxes, insurances, utilities, household operations

FOOD (25 - 40%)

all food purchased, meals away from home, snacks, candy, school lunches, tobacco, alcoholic beverages

CLOTHING (10 - 15%)

Ready made garments, shoe repair, cleaning, sewing

FURNISHINGS AND EQUIPMENT (5 - 10%)

new purchases of furniture, appliances, all repairs, linens, etc.

MEDICAL CARE (5 - 10%)

Fees for doctor, dentist, medicine, health insurance

CAR AND TRANSPORTATION (10 - 15%)

Operating expenses for car, gasoline, oil, tires, repairs, cash, purchase of car, insurance, license, bus, train;

RECREATION AND EDUCATION (5 - 10%)

School expenses, supplies, camera equipment, dates, etc.

CHURCH AND CHARITY (2 - 5%)

Gifts purchased for persons outside the home, donations

PERSONAL CARE, MISCELLANEOUS (2%)

SAVINGS AND INVESTMENTS (3 - 10%)

Name _____

Period _____

By Retta Main
Liberty High School

SPENDING RECORD SHEET

DATE	DESCRIPTION	MONEY SPENT	MONEY EARNED	BEGINNING BALANCE
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.
				bal.

HANDOUT

Final Problem

Ideas to use with group after Budgets have been completed.

1. Compare your Budget with another couple or set of singles.
   How were your budgets different?
   - Income
   - Credit
   - Clothing
   - Shelter
   - Food
   - Recreation
   - Transportation
   - Savings

2. How much do you have at the end of the year for long term plans?

3. With your partner, discuss and write down how you would handle the following emergency expenses. Could you work them into your budget? If not, how would you adjust? Be specific.

   a) Both involved in auto accident requiring 2 weeks hospitalization--car totaled.

   b) Must purchase new car

   c) for whatever reason, one of you must assume total care of a 12-year-old sister. Both partners agree to help.

   d) Single people marry. Married people--wife pregnant for first or second time depending on problem.

4. As an environmentally concerned consumer, list steps you would take to make your shelter ecologically sound.

PROTECTING YOUR RESOURCES -- SURVEY

1. Age _____

2. Family composition _____

3. Do you use insurance as a method of protecting your resources?

   Yes _____ No _____

   If yes, answer questions 4-6.
   If no, answer question 7.

4. What type(s) of insurance do you currently have?

   _____ auto
   _____ life
   _____ homeowners
   _____ renters
   _____ social security
   _____ health
   _____ other (explain)

5. Approximately how much do you pay per year for your insurance coverage?

   _____

6. Have you ever collected on your insurance policy?

   Yes _____ No _____

6a. If yes,

7. If you do not use insurance, what if any method do you use to protect against loss?

GROCERY GAME

By Retta Main
Liberty High School

TASK A (15 - 20 minues) work by yourself

1. Make a list of as many shopping tips you can think of when shopping for food:

_____

_____

_____

_____

_____

_____

2. What are the 4 Basic Food Groups and how many servings do the following age groups need daily? (See Guide to Well Balanced Diet)

	Children	Teens	Adults
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

3. How often should you eat the following foods?

Citrus fruits _____

Dark green or yellow vegetables _____

4. What makes a meal attractive and appetizing?

_____

_____

_____

_____

_____

_____

example

BACKGROUND

MONDAY

Dad gets home at 5:30 and has an appointment at 6:30. There is a little time for mother to prepare the dinner as she had several errands to run and didn't get home herself until 5:00. *Note: Sister is alergic to tomatoes.

TUESDAY

Son has a basketball game to play in tonight. He needs a real protein and energy booster meal.

WEDNESDAY

Everyone is in a hurry for breakfast this morning. Grandma and Grandpa have arrived today and will be having dinner with the family.

THURSDAY

The entire family is going to visit some relatives tonight. Fast dinner clean up is important to mother.

FRIDAY

The son is having a friend over for his favorite teen age dinner.

SATURDAY

The family decides on a picnic at the beach.

SUNDAY

Today is daughter's birthday.

TASK B. (minutes) Group No. _____

1. Read background information.
2. Your task is to write menus for this family for one week. Consider the following:

   a) foods from the 4 food groups
   b) use food on hand
   c) purchase only what you need and at a reasonable price (save$$!)
   d) the family situation each day (page)
   e) the appearance of the meal
   f) the individual needs of each family member

MONDAY	FOODS ON HAND	FOODS BOUGHT	COST
breakfast			
lunch			
dinner			
TUESDAY			
breakfast			
lunch			
dinner			

WEDNESDAY	FOODS ON HAND	FOODS BOUGHT	COST
breakfast			
lunch			
dinner			
THURSDAY			
breakfast			
lunch			
dinner			
FRIDAY			
breakfast			
lunch			
dinner			

SATURDAY	FOODS ON HAND	FOODS BOUGHT	COST
breakfast			
lunch			
dinner			
SUNDAY			
breakfast			
lunch			
dinner			

FOODS ON HAND

BREADS:

½ loaf wheat bread

1 box oatmeal

1 rice crispies

1 box minute rice

1 box soda crackers

MEATS:

1 package hot dogs

1 egg

1 can tuna fish

1 can chili

1 frozen cut-up fryer

MILK:

½ gal. milk

2 slices american cheese

1 cube margarine

1 can grated parmesan cheese

FRUITS & VEG.:

½ package carrots

2 pieces celery

1 green pepper

1 tomato

2 bananas

1 lg can green beans

1 can tomato soup

2 cans cream of mushroom soup

1 can frozen orange juice

1 box frozen corn

OTHER:

salt
pepper
spices
1 box powdered sugar
sugar
flour
catsup
mustard
wax paper
aluminum foil
paper towels

MARKET LIST

GROUP NAMES _____

_____

ITEM	BRAND	STORE	PRICE	(attach ad) SALE?	(attach) COUPON	TOTAL

TASK C. (20 minutes)

Develop a strategy and presentation for presenting your plans to a group of nutritional experts

---

TASK D. NUTRITIONAL EXPERTS
(20 minutes)

In the next 20 minutes you are to:
1) select a chairman to call on the groups and to chair the meeting;
2) develop the criteria you will use in evaluating the menus presented (see sample);
3) develop some kind of a matrix you can use in evaluating the menus as they are being presented;
4) check with teacher.

Shopping

Name _____

PRACTICE IN COMPARISON SHOPPING. UNIT PRICING. AND LABEL READING

1. Charlie has been ill and decides to buy some vitamins.

   Read labels and help him decide.

   a. Which choice has the most vitamin C? _____
   b. Which has the lowest unit price per tablet? _____ How much? _____
   c. Which is the most natural? _____
   d. Which will give him the most additional vitamins? _____

2. When Charlie gets well, he decides to have a party and serve Coca Cola.

   a. He wants the Cola that is low calorie and free of caffeine. Which will he get? _____
   b. What is the higher calorie cola sweetened with? _____
   c. What percent of the U.S. R.D.A. protein does cola have? _____

3. Ralph is coming to the party and bringing fruit juice.

   a. Which (2) are actually pure fruit juice? _____
   b. Which is sweetened with corn sweetener? _____
   c. Which with nutra sweet? _____

4. Beatrice wants to bring cheese to the party. Which one is actually cheese? _____

5. The next morning Charlie gets up and wants a cup of instant coffee.

   a. Which choice is decaffeinated? _____
   b. Which choice gives nutritional information? _____
   c. Can you read the ingredients on the other choice? _____

6. After breakfast, Charlie's brother, Freddie, goes to the store to buy detergent. Which is the best unit price? _____ How much per ounce? _____

7. Their cat, Morris, is very fussy and can't eat catfood with ash in it.

   a. Which one will have to be eliminated? _____
   b. Which choice is the lowest unit price? _____ How much per ounce? _____

8. At Charlie's friend's house, there is nothing to eat but beans.

   a. Which choice will provide the best source of protein? _____
   b. How does that amount compare with the amount of milk? _____

Define comparison shopping.

Define unit pricing

What is the benefit of reading labels?

On back Make a Label for the product and brand of your choice.

Christmas is coming
Frank buys presents and wrap and ribbon.
He is comparing ribbon.
The 60 foot roll is supposted to be the most economical.
It is? _____

Using unit pricing which is the most economical? _____

10. Then Frank decides to cook a turkey.

The price per pound (the unit pricing) is scratched out. How much is it? (round it off) _____

He also wants a natural turkey with no additivies.

Is this one what he is looking for?

If there are additives what are they? _____

11. Now Frank relaxes with a snack. He buys Reeses and Runts. They both cost 35 cents.

a. Which does he get more in? _____
b. Which gives nutritional labeling? _____
c. Which contains less than 2% R.D.A.?
d. Which contains mostly sugar? (dextrose and dextrin) _____

Instead Of . . .

OBJECTIVE: To identify alternative conservation actions that individuals can take.

GENERALIZATION: Because the realities of our environment constantly change, individual behaviors that affect the environment must be frequently reassessed.

TO THE STUDENT:

- Complete each statement below by listing three alternative conservation actions you could take.
- Use the blanks in the last three statements to design your own conservation ideas.

Instead of drying all of my clothes in the dryer . . .	I could save energy by: 1. _____ 2. _____ 3. _____
Instead of throwing away cans, bottles and paper . . .	I could recycle them by: 1. _____ 2. _____ 3. _____
Instead of turning the heat up in the winter . . .	I could keep warm by: 1. _____ 2. _____ 3. _____
Instead of turning the air conditioner on in the summer . . .	I could keep cool by: 1. _____ 2. _____ 3. _____
Instead of throwing away clothes that don't fit . . .	I could recycle them by: 1. _____ 2. _____ 3. _____
Instead of wasting water . . .	I could help conserve water by: 1. _____ 2. _____ 3. _____
Instead of consuming a lot of highly processed convenience foods . . .	I could simplify my food habits by: 1. _____ 2. _____ 3. _____
Instead of _____ . . .	I could _____ by: 1. _____ 2. _____ 3. _____
Instead of _____ . . .	I could _____ by: 1. _____ 2. _____ 3. _____
Instead of _____ . . .	I could _____ by: 1. _____ 2. _____ 3. _____

TO THE TEACHER:

After identifying specific conservation actions, students could be instructed to discuss their ideas with family members, implement selected actions in the home for two weeks and write a brief report on the success of their efforts.

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VOLUNTARY SIMPLICITY & ME

Test your attitude about Voluntary Simplicity. Read each statement. Circle the number that best describes how you feel about that statement. Circle *only* one number for each statement.

	STRONGLY DISAGREE	MILDLY DISAGREE	NO OPINION	MILDLY AGREE	STRONGLY AGREE
1. I am concerned that what I buy will last a long time and need few repairs.	1	3	4	5	7
2. I like the taste of food that has been home grown better than food from a grocery store.	1	3	4	5	7
3. More people should be involved in the protection of our environment.	1	3	4	5	7
4. I am concerned about human rights in other nations.	1	3	4	5	7
5. If I were to move, one important consideration would be the quality of air in the new area.	1	3	4	5	7
6. It is my responsibility to recycle used things.	1	3	4	5	7
7. The more buttons (or speeds) a blender has, the better it is.	1	3	4	5	7
8. If I had a choice, I would buy a new car rather than a used one.	1	3	4	5	7
9. I would rather drive my own car than depend on others for a ride.	1	3	4	5	7
10. Riding a bike or walking to school (work), rather than driving, is a good idea.	1	3	4	5	7
11. The more money I make this year, the happier I'll probably be.	1	3	4	5	7
12. Growing my own vegetables would be too much work.	1	3	4	5	7
13. If I had a choice, I would dry my clothes on a line rather than in a clothes dryer.	1	3	4	5	7
14. I feel better about myself when I wear new clothes.	1	3	4	5	7
15. I think collecting newspapers for recycling or reuse is a good idea.	1	3	4	5	7
16. I am willing to be paid for something with exchange of services instead of money.	1	3	4	5	7
17. To me, finding new uses for discarded things is not worth the trouble.	1	3	4	5	7
18. On a cold day, I would rather put on a sweater than turn up the heat.	1	3	4	5	7
19. I think it is important to drive within the speed limit to help conserve gasoline.	1	3	4	5	7
20. Canning and preserving my own foods would take up too much of my time.	1	3	4	5	7

SCORING:
- Add together (a) your circled responses from items: 1,2,3,4,5,6,10,13,15,16,18,19.
- Add together (b) your circled responses from items: 7,8,9,11,12,14,17,20.
- Subtract the total of (b) from the total of (a). The remainder is your score.

The *higher the score, the greater your agreement* with Voluntary Simplicity attitudes.

This activity was adapted from a longer questionnaire developed by Dr. Ruth E. Pestle, Professor, College of Home Economics, The Florida State University, Tallahassee. The full questionnaire appears in Integrating Voluntary Simplicity of Lifestyle into Home Economics. *Tallahassee, Florida: Division of Vocational Education, Florida Department of Education, 1981.*

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UP IN THE MORNING AND OFF TO SCHOOL

A Case Study in Different Time Dimensions

The alarm jolted Roger awake on this Monday morning, September 30, 1957. Quickly, he hit the top of the small wind-up clock with his hand, shutting off the jangling noise. Time to begin another day in his senior year at Richfield High.

Throwing back the wrinkled cotton sheets and woolen afghan that covered him he walked on bare feet down the hall over woolen throw rugs and hardwood floors to the bathroom. Switching on the light he looked at himself in the mirror and decided to stop doing that. "Man," he thought, "you sure look like something hit by an ugly stick. Better get washed and combed up so you can pick up Sharon and drive her to school."

He decided not to take a bath or to shampoo his hair this morning. "Washing my hair will screw up my ducktail -- can't stand to have my hair all frizzy and fluffy," he had to stop to get some gas before school. He had been riding on <u>empty</u> for two days. "No sense in pushing my luck."

Just as he began to put Crest toothpaste on his toothbrush, his sister Wanda knocked on the door. "Would you please hurry up and get done in there? Other people have to use the bathroom to! I need to take a bath this morning before I take out my curlers and brush my hair."

"All right, all right! Just cool it. I'll be out in a few minutes."

Roger quickly brushed his teeth, combed his hair with hair oil and water and headed back to his room.

Todd was eased back into the waking world by the automatic music on his AM-FM clock radio. The alarm buzzed after five minutes of music. He hit the reset button for three more minutes of relaxation. At the next buzz he turned off the alarm. Time to begin another day in his senior year in high school.

Throwing back the cotton/polyester, no-wrinkle sheets with the elastic corners, he rose from bed, slipped on an acrylic robe and plastic slippers, and walked down the hall and stairs over polyester/acrylic carpets to the downstairs bathroom.

On the way he heard Tawnya, his sister, singing in the shower, as she got ready for school in the upstairs bathroom. Peering into the kitchen he saw that no one had started breakfast yet. "Mom and Dad must still be upstairs in the master bedroom-bathroom getting ready for work," he thought.

His chin felt a bit rough so he began looking for his electric razor. It was nowhere to be found. "Nuts, Mon and Tawnya must have borrowed it again. We need to buy another razor. Oh, well, I'll not shave today. It won't show for another week anyway."

He quickly brushed his teeth with Crest toothpaste and the electric toothbrush. After taking a shower he blew his hair dry with a pistol-shaped handheld, portable furnace, styled it with a hot-curl ("Beat Tawnya to that, or did she buy one for herself?"), fluffed it into place and sprayed it with "Hard Hold Hair Spray."

There he put on a pair of cotton pants, cotton button-down shirt and a wool pullover sweater. He picked up his white buck powder and applied it vigorously to the white leather shoes that he intended to wear.

Next he headed for the kitchen, leaving a trail of white powder steps behind him in the hallway and arrived in the kitchen. There his mother was busy ironing Wanda's cotton petticoats for her to wear with her mid-calf-length cotton skirt, penny loafers and white stockings which she always wore rolled down to her ankles.

Breakfast consisted of warm cereal, toast from the new, two-slot toaster, and orange juice squeezed by mother's hand that morning. He flicked on the radio to listen to a new rock and roll singer called Elvis "The Pelvis" Presley while he ate his breakfast. The music did nothing for his mother and she left the room to help Wanda get ready for school. On the way she made a few disgusted comments about Roger's taste in music.

After finishing breakfast he climbed into the 1952 Ford purchased with the $300 he earned during the summer. It got 22 miles per gallon and seated four people comfortably - just enough for double dates. It was a reliable vehicle but the parts Roger liked best were the radio, white sidewall tires, glass-pac mufflers, spinner wheel covers and the fuzzy large dice hanging from the rear view mirror.

Before picking up Sharon he stopped at the corner Sinclair gas station. For $1 he got more than four gallons of gasoline, his oil and tires checked and windshield washed, and a little conversation with the owner.

On his way upstairs he passed his mother in the hall. She was taking out her styling hot curlers on the way to the kitchen to prepare breakfast. "Hurry along, Todd -- you've got to leave early to put gas in the car before you pick up Cheri."

"Right, Mom. I remember. No sweat."

Back in his room Todd decided to wear his new doubleknit shirt with his no-press, non-shrink polyester/cotton, prefaded blue jeans. "Got to remember to take my nylon windbreaker along today. It's starting to get cool outside."

Dad called Todd and Tawnya to breakfast and reminded them to turn off the radio in Tood's room and the TV in Tawnya's. This was accomplished after three return calls of "What did you say, Dad? I can't hear you!"

At breakfast mother was watching the Today show on the downstairs television. Dad read the paper. Todd and Tawnya talked about the last football game on Friday.

Breakfast was soon finished, and everyone, dressed in their "ready to wear" clothes, prepared to leave. Dad left first in his Datsun 240-Z. His job was 15 miles away and the traffic was usually heavy.

Mom left at the same time as Todd and Tawnya. She drove the 1976 Buick to work about four miles away. Todd and Tawnya piled into the 1970 Chev he had purchased with his summer money and his parents' help. It cost him $2000, but it had a V-8 engine (soon to be an antique), seated six people and got 14 mpg.

They stopped for gas at the corner self-service ARCO station and bought $4 worth of gas and

On the way to Sharon's house he noticed a few new homes being built in the pasture of the old farm near her house. "Wonder who is moving in? Sure hate to see that pasture filled with homes. It was a great place to hunt rabbits."

Sharon was ready when he arrived. She was wearing saddle shoes, wool dress, cotton blouse and his wool letterman's sweater. Sliding into the car she said "Good Morning" and immediately turned on the radio to listen to some music on the way to school.

Roger pulled into the school parking lot. Although school was just about ready to begin there were plenty of parking spaces available. Most students walked to school or rode the bus. Roger parked next to Mr. Hartman, who was just climbing out of his new 1957 Ford. Mr. Hartman was a new social studies teacher at Richfield High this year and just bought the car before the school year began.

It looked like a good year. Roger and Sharon were happy and Mr. Hartman looked forward to a good life as a teacher at Richfield High School.

From: Energy Trade Offs in the Market Place. Produced by Washington Council for Economic Education. Reprinted with Permission.

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received 3-½ gallons of gasoline, a little of which Todd spilled on his new shoes. Muttering about his clumsiness, he paid the person in the sliding glass window and drove off to pick up Cheri.

Traffic was heavy along Pacific Avenue so he was a little late picking up Cheri for school. It was no particular problem except that they would have a harder time finding a parking spot.

At school Todd had to drive up and down several rows of cars before he found a parking spot. Finally he pulled in beside a battered old 1957 Ford. Todd's door happened to bang against the old Ford as he was getting out of the car.

"Good mroning, Todd," said Mr. Hartman, the social studies department head for Richfield High.

"Oh, good morning, Mr. Hartman. Sorry to bash your car door like that."

Don't worry about it, Todd, that car had had three collisions in this parking lot and uncountable doors bang against it here. It doesn't bother me anymore. Hope you didn't scratch your car."

On the way into the building they passed many students being delivered to school by parents. Bus service at Richfield High had been dropped this year because of the increased heating expenses for the school district buildings. This was certainly an inconvenience but at least it would not have to be done during those real cold and slippery days. Energy saving considerations also caused school to be closed during February.

It looked like a good year. Todd and Cheri were happy and Mr. Hartman looked forward to being one year closer to retirement.

STUDENT WORKSHEET

RETRIEVAL CHART

Directions: Read the case study UP IN THE MORNING AND OFF TO SCHOOL. After reading the story use this retrieval chart to summarize the differences in energy use between the different people in 1957 and present. Some categories are suggested for you to consider. Please feel free to add other categories that will help you identify and remember the information in the two stories.

	1957	Present	2000*
Home furnishings			
Appliances			
Clothing			
Transportation			
Personal habits			
_____			
_____			
_____			
_____			

1. What are some differences in behavior between the people in 1957 and the present?

2. In what ways do they behave the same in both time periods?

3. What is the main idea presented in these stories? What point is the author trying to make?

4. How true are these stories? Did people live like this? Did all people live like this?

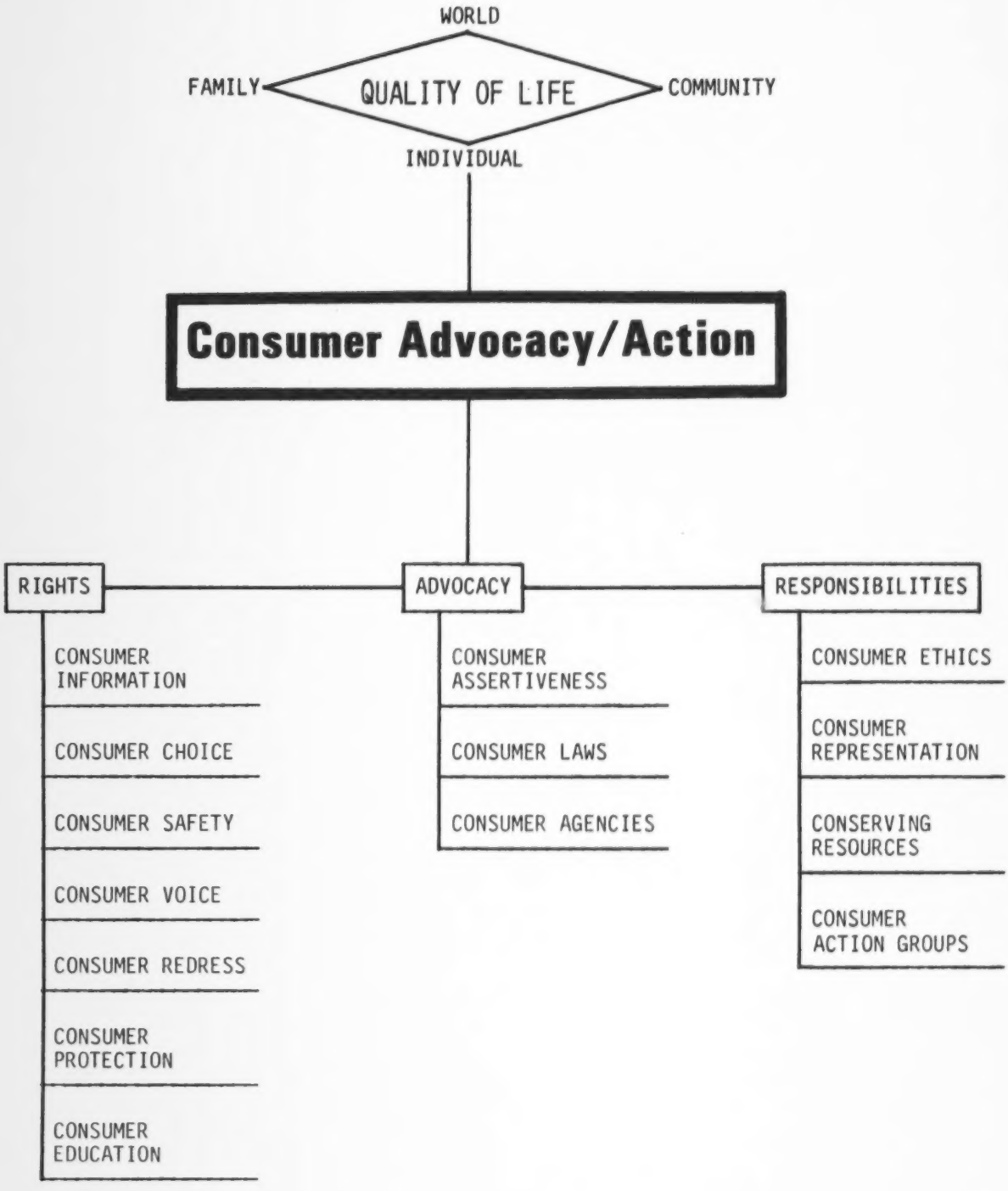
5. How would you find out how accurate these stories are?

6. How will energy used be different in the year 2000? (Consider cars, computers, stereos, etc.)

---

* Use this column to guess what life will be like at this time. Note, activities which follow will allow you to add your understanding of future energy trends.

V307QG.01


WORLD
FAMILY
QUALITY OF LIFE
COMMUNITY
INDIVIDUAL
Consumer Advocacy/Action
RIGHTS
ADVOCACY
RESPONSIBILITIES
CONSUMER INFORMATION
CONSUMER CHOICE
CONSUMER SAFETY
CONSUMER VOICE
CONSUMER REDRESS
CONSUMER PROTECTION
CONSUMER EDUCATION
CONSUMER ASSERTIVENESS
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CONSUMER ADVOCACY/ACTION

RIGHTS

SLO: The student will identify, analyze, and apply the privileges of laws and protections for consumers including, but not limited to, the rights of: information, safety, choice, to be heard, and redress.

Concept: **Consumer Information**

Generalizations:

- The consumer has a right to accurate information needed to make sound buying choices.
- The consumer has the right to access of and utilization of reliable information when buying goods and services.
- The consumer has a right to recourse when information, such as advertising, is incorrect.

LEARNING ACTIVITIES	RESOURCES
Investigate what information seals of approval such as Parent Magazine Seal, U.L. (Underwriters Lab) or Goodhousekeeping Seal provide. Analyze and summarize as to objectivity.	"Sources of Information for Consumers," The American Consumer, McGraw Hill, 1985.
Read Consumer Periodicals. List and evaluate information available for the consumer. (See p. 207).	Issues of: Consumer Reports, Consumer-Research, Changing Times, Government Printing etc.
Collect and evaluate selected ads from magazines as to: -amount of information provides -quality of information provided (See p. 208).	"Analyzing An Ad" (Computer Software) MCE Inc. "Understanding Advertising," the American Consumer, McGraw Hill, 1985.
Collect examples of full and limited warranties as specified by the Warranty-FTC Improvements Act (Magnuson-Moss Warranty Act). Compare and contrast.	Government Printing Office, Supt. of Public Documents, Washington, D.C. 20402.
Review and evaluate the Consumer Resource Handbook for kind of information it provides. (Handout pp. 209-213).	Consumer Resource Handbook, Pueblo, CO 81001.

Concept: Consumer Information (Continued)

LEARNING ACTIVITIES	RESOURCES
Divide into interest groups. Collect samples of advertising and labels for products you are interested in buying. Arrange materials for a bulletin board or an exhibit to illustrate types of consumer information available and the quality of information, etc.	Consumer Information Pueblo, CO 81009
Investigate and report on the advantages and disadvantages of buying from mail order houses, discount stores, specialty shops, department stores, chain stores, door-to-door salespersons sales club, thrift, auction, private sales, co-ops, and tele-buying services.	"Home Information Services" JC Penney. FORUM. (Handout pp. 61-62).
Make a list of purchases made within last month. Identify where you acquired information concerning the products. Discuss the reliability of information.	
Compare appliances utilizing energy efficiency labels as sources of information.	Energy Conservation in the Home (Activity Guide).
Write warranties purposely lacking required information. Rotate warranties and have students find deleted information. Role play appropriate responses to the business.	Energy Guide for Secondary Home Economics, U.S. Department of Energy.
Challenge students to find nontraditional sources of consumer information. Evaluate the sources of information. (i.e. grocery stores, record jackets, electronic bulletin boards, etc.)	
Develop a checklist for parent or family use when selecting professional services.	What To Do, film series, ESD 113.
Extended Learning: Choose an appliance or product with a warranty and/or manual within your home. Read and report on information they contain.	

Concept: Consumer Information (Continued)

LEARNING ACTIVITIES	RESOURCES
Leadership Activity: Use consumer information when purchasing materials/ products for F.H.A. fundraisers.	References Consumer Resource Handbook and Consumer Information Pueblo, Colorado 81009. The Confident Consumer, Goodhart-Wilcox, 1983. Consumer in the Economy, South-Western Publishing, 1983. "Consumer Rights: What Are My Responsibilities?" FORUM, J.C. Penney. (Handout p. 204). "Consumer Alert," Puzzle, (See pp. 205-206).

CONSUMER ADVOCACY/ACTION

RIGHTS

SLO: The student will identify, analyze, and apply the privileges of laws and protections for consumers including, but not limited to, the rights of: information, safety, choice, to be heard, and redress.

Concept: **Consumer Choice**

Generalizations:

- The consumer has a right to choice in the marketplace.
- Consumer choice involves the opportunity to select from various alternatives in the marketplace.
- The consumer's effectiveness in making choices is influenced by the quantity and quality of information received.

LEARNING ACTIVITIES	RESOURCES
Participate in a consumer game on making choices. Discuss and evaluate the decisions made.	"Consumer Choice," (game) Proctor and Gamble.
Read about typical consumers in other countries (such as Russia, China, etc.). Compare the differences in the freedom of choice, availability of articles, and extent of voluntary simplicity.	
Create a product challenge. Compare name items (i.e. Pepsi vs. Coke, Jif vs. Skippy). Discuss influences on consumer choices, prices etc.	
After examining change in consumer choice over the last 50 years, predict the same for the next 50.	
Illustrate adverstisement techniques that may use subconscious pressure to influence consumer choice.	"Winning at the Grocery Store Game" Filmstrip I, Learning Seed.

Concept: Consumer Choice (Continued)

LEARNING ACTIVITIES	RESOURCES
	References Being An Informed Consumer, SURVIVAL, McGraw 1980. "Decisions: Making Personal Economic Choices," Changing Times.
Extended Learning: Comparison shop for one product in 3 different stores. Evaluate price, model, and warranty differences. Leadership Activity: Provide a consumer information booth at local grocery store during vocational education week.	
Investigate authenticity of look alike or counterfeit consumer products.	"Rip-off" Forecast for Home Economics, April 1985, pg 13-16. Current Issues, Consumer Reports.

CONSUMER ADVOCACY/ACTION

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Concept: **Consumer Safety**

Generalizations:

- A consumer's right to safety affirms that one should not be exposed to injury or danger from the products or services they buy or obtain.
- An identification of specified government agencies and their role in protecting consumers for product safety facilitates consumer safety.
- An awareness of safety legislation (such as Hazardous Substances Act, etc.) at federal and state levels facilitates understanding of consumer safety.

LEARNING ACTIVITIES	RESOURCES
Debate present safety legislation as to when governmental concerns override personal rights: -infant car seats -safety bests vs. air safety bag -motorcycle helmets -speed limits, etc.	"Mandatory Child Restraint Law," (video) ESD. Planned Parenthood MADD SAD
Assign individual class members one state or federal safety law to research in the library. After written report is compiled, discuss in class.	
View Winning At the Grocery Game filmstrip. Discuss the safety of food additives in food.	"Winning at the Grocery Game," Filmstrip Part II, The Learning Seed.
Read labels to discover what additives are in products. Evaluate the safety factor of each additive.	Chemical Cuisine Poster, Center for Science in the Public Insterest.
Review a book or filmstrip on food additives and discuss the issue from a safety point of view.	

Concept: Consumer Safety (Continued)

LEARNING ACTIVITIES	RESOURCES
Read excerpts from The Jungle and discuss the changes brought about by the FDA and FTC in the safety of food and products for consumers.	The Jungle, Upton Sinclair.
Debate the pros and cons of the issue "We need more government laws and agencies to protect consumers."	
Review the functions and effectiveness of the federal agency Consumer Product Safety Commission.	Booklets from U.S. Consumer Product Safety Commission.
Discuss current legislation (state and national levels) for product safety.	Legislative Status Sheet Legislative Hotline
Role Play the following situations regarding safety in the marketplace. Determine a) the agency responsible and b) what action could be taken for each of the following: -(metal chunks or bugs) in sealed can of food -computer has electrical short and shocks you -a "weed eater" with a part that flies off each time used -injury in a store -incorrect diagnosis of a football injury	Check recent bulletins from Consumer Product Safety Commission (CPSC) Washington, D.C. FDA Consumer (periodical)
Explore the role of the following agencies in safety for consumer: CPSC, FTC, FDA, etc.	Current bulletins and booklets from: FTC FDA CPSC
Develop case studies concerning consumer problems. Students identify which consumer safety agency could assist them in saving their problems.	
Engage in activities included in "Additives: Do They Add or Subtract?"	Food Your Choice: Level #4 Activity #21, Washington State Dairy Council.

Concept: Consumer Safety (Continued)

LEARNING ACTIVITIES	RESOURCES
Extended Learning: Attach Mr. Yuck stickers to dangerous products. Leadership Activity: Brainstorm possible safety hazards of futuristic products. Collect warning labels and design posters appropriate for elementary.	

CONSUMER ADVOCACY/ACTION

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Concept: **Consumer Voice**

Generalizations:

- The right to be heard in the marketplace and in the political decision-making process is one right of consumers.
- A consumer's voice in the marketplace includes reporting unlawful consumer practices to the appropriate authority or agency.
- Consumers need to exercise their right to be heard in making needs and wants known to retailers, manufacturers, producers, legislators and government agencies.

LEARNING ACTIVITIES	RESOURCES
Have a panel of Business persons share how consumer voice has influenced their business practice.	Resources Guest Speakers from Community
Trace the history of laws that have resulted from consumer voice.	
Develop a flow chart illustrating the proper procedure to follow when reporting unlawful consumer practices.	
Draft a letter to a business or government agency-- -to approve a policy or service -to call attention to products that failed to perform -to complain about an inconvenience or product -to make suggestions for improving a service or product.	Skills for Consumer Success, (pp. 41-46) South-Western Publishing, 1981.
Encourage students to address high tech. issues.	

Concept: Consumer Voice (Continued)

LEARNING ACTIVITIES	RESOURCES
Write letters to appropriate elected officials concerning a current consumer issue. Report and discuss the replies. Utilizing case problems provided, identify consumer issue and whose fault. Identify proper authority to notify (and/or steps to take) to pursue the complaint. Extended Learning: Call or visit a local company (restaurant, hotel or department store). Interview consumer services personnel regarding numbers and kinds of consumer comments. Leadership Activity: Organize consumer complaint department for school complaints of classes, school store, vending machines, lunch program and other school services. Follow through with trying to provide consumer satisfaction.	Decisions: Making Personal Economic Choices EMC Publishing, 1985.

CONSUMER ADVOCACY/ACTION

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Concept: **Consumer Redress**

Generalizations:

- The right to redress includes procedures through which consumers can receive satisfaction and/or compensation for losses in unsatisfactory transactions.
- An understanding of the appropriate agency for a given type of complaint facilitates the redress process.
- There are a variety of agencies and "systems" that process consumer complaints such as "CAP" systems, BBB Arbitration, and small claims courts.
- An awareness of the features of current legislation (state and national) for consumers facilitates the redress process when there are complaints.

LEARNING ACTIVITIES	RESOURCES
Read about the CAP systems (Consumer Action Panels) as a means of resolving consumer problems. Discuss when they are used, advantages and limitations.	MACAP booklets
Visit a small claims court in your area. Discuss the procedure and effectiveness in resolving consumer problems.	
Use a videotape of small claims court procedures (or instructor example of consumer complaint) and have students judge the possible outcomes.	Small Claims Court Guide for Washington, Self-Counsel Press Series.
Make a consumer video and show to school board, PTSA, other classes, parents night. -When did consumer movement begin? -How was consumer redress handled then, now and what do you project in the next 10 years?	

Concept: Consumer Redress (Continued)

LEARNING ACTIVITIES	RESOURCES
Read and discuss an article about small claims court.	"Could You Win in Small Claims Court," Changing Times, Nov. 1982.
Invite panel speakers from BBB and Attorney General office and have them explain their role in redress process.	Better Business Bureau Attorney General Lawyer
Video tape role play scenarios. Each student can practice successful consumer resource techniques.	
Given a consumer problem; brainstorm for procedures through which consumer can receive satisfaction and/or compensation.	
Create an ongoing bulletin display using current articles on consumer legislation.	
Role play consumer problems or scenarios from "Redress."	Redress, Examining the Issues, J.C. Penney Kit.
Present information on negotiation skills. Practice skills by role playing unsatisfactory consumer situation when bartering, buying second hand or through private sales. Video tape and evaluate effectiveness of negotiations.	Getting to Yes - Penguin Book.
Complete activity packet utilizing Consumer Resource Handbook.	Consumer Resource Handbook, 1984, (Handout, pp. 209-213). Reference Consumer Redress Game, Changing Times.
Extended Learning: Take responsibility for grieving a family consumer issue.	
Leadership Activity: Create a consumer column in school newspaper.	

CONSUMER ADVOCACY/ACTION

RIGHTS

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Concept: **Consumer Protection**

Generalizations:

- Consumers have right to protection against the sale of products or services that endanger health or life.
- Consumer protection against misrepresentation, dishonesty, and fraud is a right.
- There are state and federal laws that protect the consumer.

LEARNING ACTIVITIES	RESOURCES
Choose a consumer protection agency at one level of government. Prepare written or give oral presentation for class.	
Invite a speaker from Attorney Generals Office or Lawyer to talk about role in helping consumers on fraud.	Consumer Line, Pamphlet, Attorney General's Office.
Establish and maintain a bulletin board of up-to-date newspaper articles relating to consumer protection.	Case studies, Consumer Fraud & You, booklet. J. Weston Walch.
Prepare a bulletin board or poster displaying the functions of various consumer protection agencies.	
View the filmstrip "Cons, Quacks & Fraud" and discuss.	"Cons, Quacks and Fraud," (filmstrip) Learning Seed Company.
Compile a list of products that are on the market which could be detrimental to life, general health, and/or the environment. Analyze ways to "correct" these problems.	Consumer Product Safety Commission
Complete the "Infomercials" worksheet to evaluate commercials and ads.	FORUM Instant Lessons, "Infomercials," J.C. Penney, Feb. 1984. (handout p. 203)

Concept: Consumer Protection (Continued)

LEARNING ACTIVITIES	RESOURCES
View the filmstrip "Gyps and Frauds" and complete the worksheets included.	"Typical Gyps and Frauds," filmstrip, Changing Times Educational Service.
Analyze Ads for misrepresentation, dishonesty and fraud.	"Consumer Advertising" (kit Proctor and Gamble. "Advertising Techniques and Consumer Fraud," Lifeworks, McGraw, 1980.
Explore the role of the F.D.A. in consumer protection. What has it been and what might it become?	Self Medication: Your Responsibility (kit) McNeil Consumer Products.
Create advertisements depicting various sales techniques for video taping.	
Investigate consumer protection as it applies to private sales, bartering, auctions and second hand purchases.	
Extended Learning: Research DeLanny Law. What products are in compliance? What products are in non-compliance?	
Leadership Activity: Organize school assembly or presentation to PTA dealing with over the counter substance abuse.	

CONSUMER ADVOCACY/ACTION

RIGHTS

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Concept: **Consumer Education**

Generalizations:

- One right that consumers have is to become informed through consumer education.
- Consumer awareness of rights, laws and protection is facilitated through consumer education.
- Consumer education assists consumers in identifying, analyzing and applying rights and responsibilities in consumer education.

LEARNING ACTIVITIES	RESOURCES
Identify and analyze a forecast, trend or idea about the future. List how this will effect consumers in the following areas: health, population, work, environment, and partnerships.	"Educating the Techno-wise Consumer," J.C. Penney FORUM, pp. 9-10. "Going Shopping in the 1990s" Futurist Dec. 1983.
Write a publicity release about Consumer Education for your school or the daily paper.	Consumer Information Catalog
Identify sources of publicity for promoting Consumer Education programs in your school and the community.	Consumer Report
Design a schedule for high school student in year 2010. Discuss what role consumer education will play.	
Assess current course offerings in your school. Compile list of courses where consumer concepts are presented.	
Debate: Should a consumer education course be a requirement for graduation.	

Concept: Consumer Education (Continued)

LEARNING ACTIVITIES	RESOURCES
Survey consumer education opportunities in your community after high school. What do adults wish they would have had during high school? Project into the future that you are a parent 20 years from now. Discuss what you will need to teach your children about their consumer responsibilities in futuristic society. Extended Learning: Interview a legislator as to their views on Consumer Education and report. Leadership Activity: Prepare a display for local mall on consumer education in the schools for Vocational Education Week.	

CONSUMER ADVOCACY/ACTION

ADVOCACY

SLO: The student will recognize, apply, and promote the consumer cause without violating the rights of others through consumer assertiveness, consumer representation, and consumer organization.

Concept: Consumer Assertiveness

Generalizations:

- Consumer assertiveness occurs when consumers pursue their interests and rights effectively without violating the rights of others.
- Consumer assertiveness has its base in facts, in skill in expressing consumer expectations and goals, in a knowledge of complaint procedures, and in conflict resolution.
- Consumer assertiveness includes the awareness and application of consumer rights as well as responsibilities.

LEARNING ACTIVITIES	RESOURCES
Observe and tally consumer behavior in a store during a sale. Discuss findings. How did the behaviors effect other consumers?	
Watch filmstrip "Assertiveness"	Sunburst Film Co.
Role play each of the following situations in assertive, agressive and passive styles. Analyze the consequences of each. -waiting for a dental/doctor appointment -delayed at a store check-out counter -receiving cold hot dogs at the concession stand -assigned substandard hotel accommodations. -receiving incorrect computerized statement.	
Role play and video tape the positive approach in the following situations necessitating consumer assertiveness: -the just advertised sale item not available -the price is dollars higher than advertised -your plane flight (including lunch) is cancelled and the substitute flight has no lunch.	

Concept: Consumer Assertiveness (Continued)

LEARNING ACTIVITIES	RESOURCES
Extended Learning: How have my family/peers influenced me to be, or not to be an assertive consumer.	
Leadership Activity: Students prepare presentation for senior citizens on assertive consumer behavior. Volunteer assistance in aiding senior citizens and persons with limited English speaking ability to resolve consumer problems.	
Invite speaker to talk on assertiveness training. Role play techniques as applied to consumer complaints.	Pacific Institute, Seattle, WA. Local Mental Health Worker School Counselor

CONSUMER ADVOCACY/ACTION

ADVOCACY

SLO: The student will recognize, apply, and promote the consumer cause without violating the rights of others through consumer assertiveness, consumer representation, and consumer organization.

Concept: Consumer Laws

Generalizations:

- An awareness and understanding of each of the consumer related laws facilitates their use in the marketplace.
- The consumer is affected pro and con by various laws.
- Public interest and cooperation are necessary for the promotion and enforcement of laws which protect the consumer.
- The consumer is protected by certain state and federal laws.

LEARNING ACTIVITIES	RESOURCES
View filmstrip "Law as a Tool." When finished list necessary basic elements in a contract and give examples of the different contracts.	"The Law As A Tool" J.C. Penney, 1979, Kit.
Invite a guest speaker from Attorney General's Office and discuss changing consumer laws from now to the future. Divide into groups and investigate state or local consumer-related laws. Report findings.	
Read about warranties/guarantees. Evaluate a selected collection of warranties and guarantees.	
View a film or video such as "Peoples Court," that presents a case problem. Stop the video before the end so that students can solve the case. Discuss. Then show the end of the video.	
Identify the key features of consumer laws such as the following: Fair Credit Reporting Act Fair Credit Billing Act Magnuson-Moss Warranty Act Equal Opportunity Act Landlord-Tenant Act	Check library (U.S. Government Document Section) for current information on laws.

Concept: Consumer Laws (Continued)

LEARNING ACTIVITIES	RESOURCES
Analyze the lease contract. Read the article "Legal Ways to Break a Lease," and discuss.	"Legal Ways to Break a Lease," Changing Times, May, 1983.
Investigate one recent or proposed piece of consumer legislation. Summarize the history of the problem which the bill is intended to correct.	Local legislator
Have the librarian compile a list of state and/or federal consumer laws. Assign small groups to one law about which to seek in-depth information.	School Library
Review the key features of the Magnuson-Moss Warranty Act for consumers. Discuss advantages and disadvantages.	
View "Shoplifting: It's a Steal," and discuss.	General Mills (free)
Complete a reaction paper to case situations such as: -duplicating copyrighted software -audio and video tapes, and printed materials -violation of privacy rights	
Analyze consumer laws related to electronic information transfer, privacy rights and discuss a consumer's personal responsibility.	"Consumers in the Technological Age," J.C. Penney FORUM, Spring 1984. "Computers and Individual Privacy," FORUM, J.C. Penney, (handout, pp. 214-215).
Invite a programmer to class. Ask him/her to share their feelings about copying disks. Review school policy on copying disks.	"Survelliance Society," Futurist, June, 1985, p. 21 "Your Medical Records: Not So Private Anymore," Changing Times, July 1980. "Computer Ethics," Futurist, August, 1984, pp. 68-69.

Concept: Consumer Laws (Continued)

LEARNING ACTIVITIES	RESOURCES
Extended Learning: Investigate one recent or proposed piece of consumer legislation. Summarize the history of the problem which the bill is intended to correct.	
Leadership Activity: Develop a peer pressure project on how ones friends influence ones law abiding behavior.	

CONSUMER ADVOCACY/ACTION

ADVOCACY

SLO: The student will recognize, apply, and promote the consumer cause without violating the rights of others through consumer assertiveness, consumer representation, and consumer organization.

Concept: Consumer Agencies

Generalizations:

- There are a variety of government businesses and private agencies to assist and represent consumers.
- An understanding of the unique functions/roles of each agency assists consumers in the section of the appropriate agency.
- An understanding of who pays the cost of each consumer agency facilitates an awareness of services that agency provides.

LEARNING ACTIVITIES	RESOURCES
Compile a directory, after a computer search of information sources regarding consumer agencies, their functions, and procedures.	State Library System Main Frame Computer
Explore a variety of case problem situations. Determine which agency would be appropriate for the problem and why.	
Create a values continuum illustrating the effect of a range from no government control to total government control on consumer issues and how that affects individual concerns.	Values Clarification, Simon.
List consumer agencies and tell the roles of each. Match a list of complaints with appropriate agency.	U.S. Govt. Printing Office, Washington D.C.
Investigate the meaning to consumers of each of the various "Seals of Approval" such as: Good Housekeeping; Parents' Magazine; Institute of Laundering; and Underwriters Laboratories, Inc. In groups record findings.	Survival: A Guide to Living on Your Own, McGraw-Hill 1980.
Using local telephone books, identify the state and national agencies to consumers.	telephone book

Concept: Consumer Agencies (Continued)

LEARNING ACTIVITIES	RESOURCES
Collect consumer information on a single topic (high fat - low fat diets) from private and public sources. Critique information based on agency goals. Do a job description for a consumer protection agent 30 years from now. Extended Learning: In home telephone directory list important consumers numbers. Learning Activity: Develop a trouble shooters guide for local area. Distribute during Vocational Education Week.	Meat Councils, Cooperative Extension, Medical Associations, Retail Grocers Associations

CONSUMER ADVOCACY/ACTION

RESPONSIBILITY

SLO: The student will identify, analyze, and apply the consumer responsibilities and obligations which are part of the consumer role, such as ethical behavior and conserving limited resources.

Concept: **Consumer Ethics**

Generalizations:

- Ethical consumers deal fairly and honestly with other consumers and with business.
- Ethical consumers report unlawful or unfair practices to proper authorities or agencies.
- Ethical consumers identify and deal with reliable business organizations.

LEARNING ACTIVITIES	RESOURCES
Interview a store manager to determine the extent of shoplifting by teenagers in the community, and the relationship to the cost of the product for consumers.	"Responsibility and Ethics" The Buyer & Seller," (filmstrip), McLean Hunter.
Discuss the futuristic issues of privacy and computer theft with implications for the consumer.	Electronic Fund Transfer, (EFT) Teacher Kit, J.C. Penney.
Prepare a Code of Ethics for shoppers. Discuss. Have class members keep a journal noting the use of the code of ethics by themselves and other shoppers.	"Computers and Individual Privacy" FORUM, Jan. 1982 (handout, pp. 214-215).
Role play the following situations. Receiving too much change at a store...finding a defect in a product recently purchased...paying $65 repairs on a TV set and finding it improperly repaired...discovering that a product did not meet advertising claims. Discuss the appropriate, ethical behavior in each case for consumers and the business.	"Justice in the Marketplace," (filmstrip, kit) Changing Times Service.
Extended Learning: Talk to parents about their experiences with dealing with unreliable businesses.	
Leadership Activities: Develop a puppet show illustrating ethical consumer behavior for elementary children.	

CONSUMER ADVOCACY/ACTION

RESPONSIBILITY

SLO: The student will identify, analyze, and apply the consumer responsibilities and obligations which are part of the consumer role, such as ethical behavior and conserving limited resources.

Concept: Consumer Representation

Generalizations:

- Consumer representation is facilitated through consumer involvement and interaction with business, industry, and government.
- Consumer representation is local, state and federal committees and in legislative action is a consumer responsibility.
- The consumer viewpoint can be represented through such channels as Consumer Action Panels (CAP), advisory committees, small claims courts, and in state and federal legislation.

LEARNING ACTIVITIES	RESOURCES
Organize class into Consumer Action Groups to create "solutions" for a consumer problem. Debate and discuss the solutions.	Better Business Bureau Federal Trade Commission Food and Drug Administration.
Prepare a statement about concerns with the "consumer representation" systems in your county, city, or school. Share with local legislator.	
Review information on the following government agencies that represent the consumer, such as: (CPSC) Consumer Product Safety Commission, FDA, Food & Drug Administration, etc. Compile and report functions and advantages of each.	Arbitration System, Better Business Bureau, (booklet).
Collect consumer surveys from a variety of sources (restaurants, hotels, department store or product purchases). Contact one source to see what is done with survey results.	
Identify local advisory committees and categorize segments of community representation for consumers.	Chamber of Commerce

Concept: Consumer Representation (Continued)

LEARNING ACTIVITIES	RESOURCES
Extended Learning: Attend public meetings of advisory groups for utilities, family planning and other consumer groups. Report on agenda items related to consumers. Leadership Activity: Contact legislator and ask to be placed on constituent survey. Ask what is done with survey results.	Reference Advise for Action, Washington State Advisory Council on Vocational Education, Olympia.

CONSUMER ADVOCACY/ACTION

RESPONSIBILITY

SLO: The student will identify, analyze, and apply the consumer responsibilities and obligations which are part of the consumer role, such as ethical behavior and conserving limited resources.

Concept: **Conserving Resources**

Generalizations:

- Ethical consumer assumes the responsibility of preserving and using limited resources efficiently, rather than depleting or misusing resources.
- A consumer responsibility is to examine alternative ways to use limited resources efficiently, such as leasing, renting, borrowing, repairing, etc. and resource substitution.

LEARNING ACTIVITIES	RESOURCES
Investigate and write reports about ways in which individuals and cultures throughout history have practiced the philosophy of "voluntary simplicity of lifestyle." Discuss the implications for our society today.	"Voluntary Simplicity," FORUM, Instant Lessons. J.C. Penney, 1983.
Debate and research a local issue; land use on reservations, gold mines, nuclear energy, storage of waste products. Evaluate for implications in conserving resources.	Integrating Voluntary Simplicity of Lifestyle into Home Economics. State of Florida Dept. of Education, Tallahassee, Florida, 1981.
Invite a speaker from recycling center, utility department, energy department. Make plans to recycle items at home.	
Explore alternative heating and cooling resources, their costs and availability (i.e. solar).	Energy Conservation in the Home. U.S. Dept. of Energy
Play "Recyclamania". Have a grab bag of non-recyclable items and have students invent a use for the item they get.	Energy Crisis Comes Home, (kit) Glencoe.

Concept: Conserving Resources (Continued)

LEARNING ACTIVITIES	RESOURCES
Avoid using one-use paper products, like napkins, for one week (or other paper products such as paper towels, paper plates, etc.) Record what alternatives they used and share the amount of resources that were saved.	Waste Makers, Vance Packard.
Using a local wattage chart, compute how much money and energy you would save by using manual equipment (Hand can opener vs. electric).	Energy Conservation in the Home, (Curr. Guide) U.S. Dept. of Energy.
Read the electric meter. Explore ways to save money by encouraging the family to use less KWH during one billing period.	Energy & Man's Environment.
Organize a taste panel on alternative protein sources. Discuss implications for nutrition and resource conservation of world food supplies.	U.S. Dept. of Energy booklets on Conservation.
Make a collage of foods on the lower end of the food chain. Explore the dollars saved as well as benefits toward resolving world food shortages, etc.	Recipes for a Small Planet, Ellen B. Ewald, 1973.
Compile a data chart comparing each of the following methods of "sharing" resources as to costs, advantages and disadvantages: leasing, renting, borrowing, trading	Diet for a Small Planet, Frances Moore Lappe. Consumer Report Futurist
Discuss the implications of the following trends in conserving limited resources. a) renting/leasing b) resource growth limitations c) coop ownership of goods d) training services	
Discuss the relationship of conserving resources to individuals and family life styles.	

Concept: Conserving Resources (Continued)

LEARNING ACTIVITIES	RESOURCES
Field trip to building sites that illustrate innovative ideas of alternative power and conservation design. Extended Learning: Survey local fast food Restaurants for the costs and implications for resource use of the following: a) one-use disposable paper cups, plates, etc. b) disposable bottles/cartons c) aluminum cans, etc. Leadership Activity: Organize recycling of paper in school.	Guides to Household Recycling, Department of Ecology.

CONSUMER ADVOCACY/ACTION

RESPONSIBILITY

SLO: The student will identify, analyze, and apply the consumer responsibilities and obligations which are part of the consumer role, such as ethical behavior and conserving limited resources.

Concept: Consumer Action Groups

Generalizations:

- Consumer action groups make systematic plans and united efforts on behalf of consumer interests, whether at the local, state or national level.
- Citizen consumer representation and involvement is possible through serving on advisory boards and regulatory commissions for government and/or business.
- Being a participant and involved in consumer action groups facilitates effective representation for consumer issues and problems.

LEARNING ACTIVITIES	RESOURCES
Invite a representative of the Better Business Bureau to class to discuss BBB arbitration system. Students will prepare a list of questions to ask representative on the following issues: how the agency protects consumers; the procedure, etc.	Arbitration System, (Booklet), Better Business Bureau.
Choose one of the following and report. -Define differences between consumer action groups and consumer agencies in function. -Identify local persons involved in action groups and interview them. -Attend a meeting of a local consumer action group. -Work on a consumer issue action committee.	
Role play a town meeting. Create a consumer action group for a concern in your school, such as wasted food in the lunchroom.	

Concept: Consumer Action Groups (Continued)

LEARNING ACTIVITIES	RESOURCES
What issues, products, or services have stimulated consumer action in the past? Brainstorm what issues, products or services might stimulate consumer action in future? Illustrate in Bulletin Board form. Design and carry out a campaign for a consumer action issue (pollution, toxic waste, save the whales). Extended Learning: Survey the local community for consumer action groups and their function. Visit one of the groups and prepare a report for the class. Leadership Activity: Identify ways in which F.H.A. is a consumer action group.	

HANDOUTS/WORKSHEETS
FOR
CONSUMER ADVOCACY
ACTION
SECTION

Infomercials

OBJECTIVE: To tell the difference between informational and promotional messages.

GENERALIZATION: Because messages in all media can be both informational and promotional, the ability to differentiate between the two could affect consumer decision making.

TO THE STUDENT:

- Gather advertisements and other product or service-related messages from newspapers, magazines and direct mail.
- Use one copy of the checklist below to analyze each message. Decide if the overall message is informational (provides facts) and or promotional (tries to get you to buy the product or service).

Product or Service: _____

Source: _____

Information	Promotion
Check (✓) if the message:	Check (✓) if the message:
____ gives research results	____ tries to get your attention with colorful pictures, flashy type or an interesting design
____ tells you facts about why you might use the product or service	____ tells you that you'll benefit from the product
____ gives background information about why the product or service may be necessary	____ appeals to your emotional and social needs by using such words as: love, security, safe, fun, respected
____ quotes what named experts have to say	____ uses authority "figures" to represent a product line or service
____ cites recent public investigative reports	____ uses celebrities or "friendly" types to represent a product line or service
____ presents evidence about the effects of a product or service	____ stresses the immediate need to buy a product or service
____ gives specific facts about the product or service	
____ tells you where to buy	

I think the message is:

☐ informational ☐ promotional ☐ an infomercial

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TO THE TEACHER:

Summarize this assignment by discussing the kinds of print messages the students found. As a homework assignment, you might want to have them analyze television and radio advertisements. (Or tape TV and radio ads for classroom use.) Compare the techniques used in print and broadcast advertising. In discussing the techniques of presenting product and service information and promotions on teletext and videotex systems, ask students to think about:

- the difficulty of knowing when a frame is an ad and when it is information
- the space and graphic limitations of a one-frame ad.

Consumer Rights: What Are My Responsibilities?

We learn our marketplace behavior as we are growing up. If we make today's consumer decisions automatically, based on the realities of the past, we may not be considering the new realities.

- *Read through the questions and try to answer them first in relation to the recent purchase of a simple product such as a box of tissues or a soft drink.*
- *Then read the questions again, answering them in relation to a more complex product: a stereo set, an automobile, or a microwave oven.*
- *As you read each question:*
  - *—Consider the responsibility implied as well as your own "yes" or "no" answer.*
  - *—Try to identify the discipline in which the question is rooted.*
  - *—Consider rewording the question.*
  - *—Consider adding other questions.*

	When you bought a box of tissues or a soft drink		When you bought a stereo, an automobile or a microwave oven	
You have the RIGHT TO CHOOSE	**YES**	**NO**	**YES**	**NO**
Did you make your market choice based on an analysis of your needs and wants?	☐	☐	☐	☐
Did you choose the product which would provide the greatest personal or family satisfaction?	☐	☐	☐	☐
Did you choose only from among legal goods and services offered by legal sellers?	☐	☐	☐	☐
Did you avoid products or services which limit the rights of other consumers?	☐	☐	☐	☐
Did you avoid products which are harmful to the environment?	☐	☐	☐	☐
You have the RIGHT TO BE INFORMED				
Did you get all relevant information before choosing?	☐	☐	☐	☐
Did you make a reasonable effort to understand the available information?	☐	☐	☐	☐
Did you use information in a rational way to make a balanced decision?	☐	☐	☐	☐
Did you weigh personal benefits against potential social or environmental cost?	☐	☐	☐	☐
You have the RIGHT TO SAFETY				
Did you learn about any physical risks associated with use of the product before you purchased it?	☐	☐	☐	☐
Did you learn about proper use and potential misuse of the product by reading and following the manufacturer's instructions?	☐	☐	☐	☐
Did you use the product in a way that did not infringe on the personal or environmental safety of others?	☐	☐	☐	☐
You have the RIGHT TO BE HEARD				
Did you communicate any significant facts and needs to appropriate business and government representatives?	☐	☐	☐	☐
Did you communicate your satisfaction or dissatisfaction to appropriate business and government representatives?	☐	☐	☐	☐
Did you communicate in an honest and fair manner in your marketplace activities?	☐	☐	☐	☐
Did you act as an individual or group member to resolve a related consumer issue?	☐	☐	☐	☐

These questions are based on the root disciplines which are concerned with consumers and consumption. The questions suggest that for each consumer right we enjoy we incur certain responsibilities. We are responsible not only to ourselves, but also to the other participants in the marketplace and to those with whom we share the world. Do you agree?

Did you uncover any conflicts in your mind as you tried to answer the questions?

Did you find some questions you could not answer because you didn't have enough information?

The discussion of consumer responsibilities has just begun. Talk about the ideas with your friends, family members and colleagues. Include the perspectives of business and government in your consideration.

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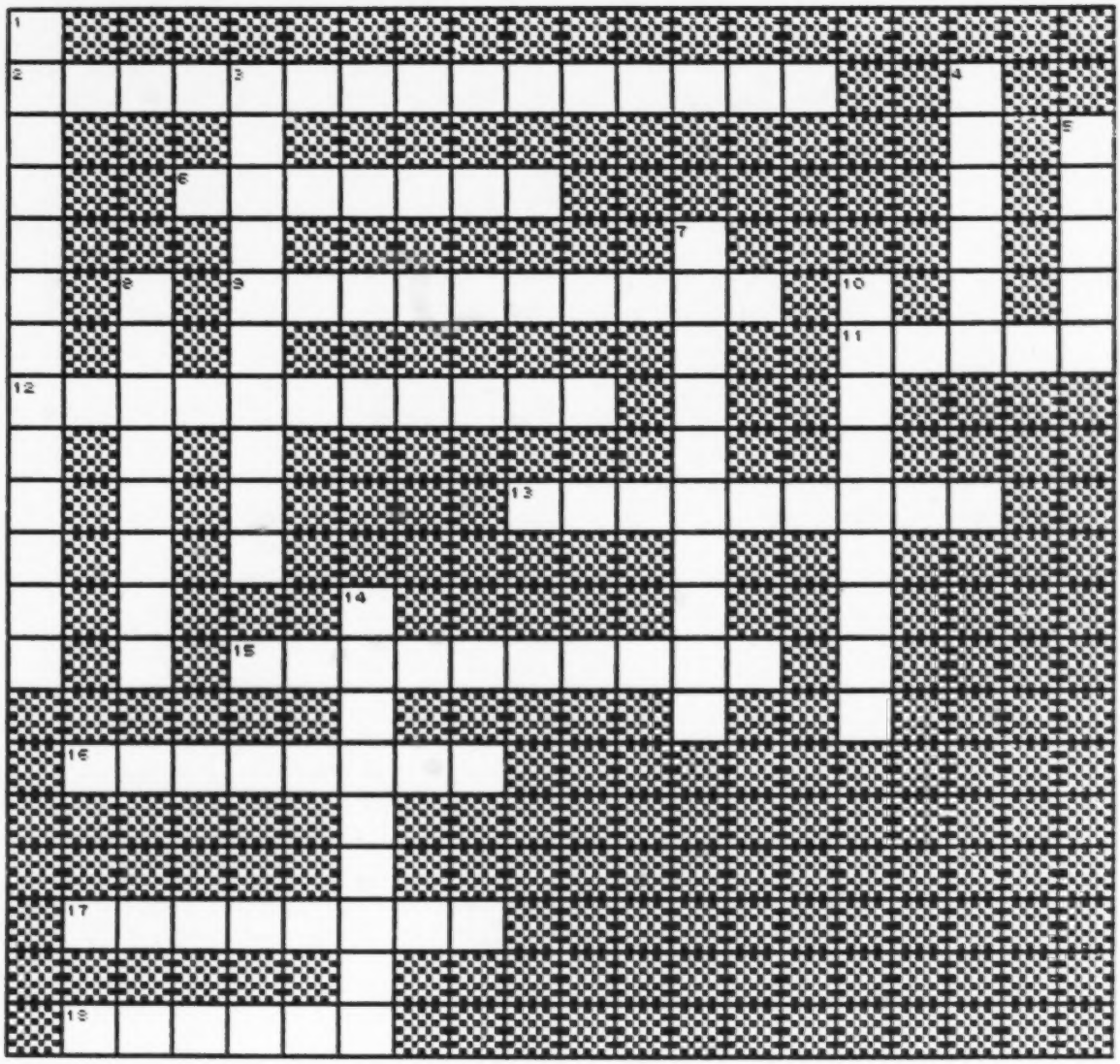
CONSUMER ALERT



ACROSS CLUES

2. GOVERNMENT OFFICE TO HELP CONSUMERS
6. ALWAYS READ CONTRACTS BEFORE ____
9. AGENCY THAT GETS OVERDUE BILLS
11. IN PYRAMID SCHEMES, YOU ONLY MAKE MONEY IF YOU JOIN _____
12. HIGH PRESSURE SELLING TECHNIQUE
13. YOU NEED TO GET SEVERAL _____ BEFORE YOU PLAN HOME IMPROVEMENTS
. MOST MOBILE HOME DEFECTS DEAL WITH _____ DEFECTS
16. PROMISE BY THE SELLER TO STAND BEHIND THE PRODUCT
17. _____ SOCIETIES OFFER PRE-ARRANGED FUNERAL SERVICES AT LOWER PRICES
18. HAVE THE _____ CHECKED BEFORE YOU BUY A USED CAR

DOWN CLUES

1. ADVERTISE LOW PRICE ITEM & SELL A MORE EXPENSIVE ITEM
3. SLIPS GIVEN WHEN STORE IS OUT OF A SALE ITEM
4. SMALL CLAIMS COURT IS A MUCH CHEAPER WAY TO SETTLE COMPLAINTS THAN A _____
5. IF YOU LOSE A CREDIT CARD, YOU ARE RESPONSIBLE FOR _____ DOLLARS
7. COMMISSION FOR _____ EDUCATION TELLS YOU ABOUT TECHNICAL SCHOOLS
8. IF YOU HAVE A COMPLAINT ABOUT A PRODUCT, YOU SHOULD FIRST CONTACT THE _____
10. IF YOU BUY BY MAIL, MAKE SURE THE COMPANY IS _____
14. AN EXAMPLE IS WHEN YOU BUY A FAST FOOD RESTAURANT

ANSWERS: CONSUMER ALERT

Due _____ NAME _____

PERIOD _____

* KNOW YOUR CONSUMER REPORTS

I. Browse through the Consumer Reports magazine. Answer the following questions:

1. What is the purpose of Consumer Reports?

2. When would reference to Consumer Reports be helpful?

3. How often is the magazine published?

4. Who publishes it?

5. Explain the Consumers Union.

6. The cumulative index in the back of the magazine serves what purpose?

7. Define the following ratings:

   Best Buy

   Acceptable

   Non-Acceptable

8. The tested products have ratings based on: 1)

   2)

II. Read carefully about one product that interests you. Write a comparative analysis. Include the following information:

1. Name of product
2. Briefly discuss the product
3. State the different brands evaluated
4. List the different ratings found for the product
5. Describe the tests used by the researchers to determine the ratings.
6. Of all the brands tested, which one was most highly recommended? Why?
7. In summary, what factors and qualities are important to consider when buying this product?

*designed by Robin Speegle, Wenatchee High School

Consumer Information

Name _____ Date _____

*MAGAZINES AND NEWSLETTERS DEALING WITH CONSUMER ISSUES

1. What organization sponsors the Changing Times Magazine?
2. What is the purpose of the magazine?
3. How are the products judged?
4. What advantage is it to the consumer?
5. What organization sponsors the Consumer Reports?
6. What is the purpose of the magazine?
7. How are the products judged?
8. What advantage is it to the consumer?
9. What is the difference between the two magazines? Which might you consider receiving in your home?

WHO WOULD RECEIVE THE FOLLOWING NEWSLETTERS, WHY? WHAT IS THE PURPOSE OF EACH?

10. The Kiplinger Washington Letter.
11. Guide to Federal Consumer Services.

INFORMATIVE REPORTS FROM MAGAZINES

A. Read an article from one of the magazines and make a 1-1½ minute oral report on the article.

   1. Summary of article.
   2. Recommendations from article.
   3. Why did you choose this article?

B. Write your outline or notes for your presentation on the back of this paper. This paper is to be turned in for credit after your report. If you wish to use additional notes, attach them to this paper. Don't read from the magazine.

*designed by Robin Speegle, Wenatchee High School

CONSUMER'S RESOURCE HANDBOOK

Name_____
Date_____ Period____

1. What are 2 pieces of documentation you might want to have available to back up a complaint letter?

_____ and _____

2. What resource in the library could you use to find the name of the President of a company? _____

3. Briefly explain the 7 tips on writing a complaint letter.

4. All through the pamphlet, it gives you five things that consumers should remember? What are they?

   1.

   2.

   3.

   4.

   5.

5. There are 12 sources of help open to you if you have a consumer complaint. In the space below, name and briefly explain each one.

   1.

   2.

   3.

   4.

   5.

   6.

   7.

   8.

9.

10.

11.

12.

6. Who is the consumer representative for the following companies?

   1. Yamaha motorcycles--

   2. Norelco razors--

   3. Lifesavers--

   4. Mr. Coffee--

7. Your Ford Escort dropped its transmission on the highway. What district office for Ford would you write to? _____

8. Where is the closest Better Business Bureau? _____

9. What is the abbreviation for:

   1. Funeral Service Consumer Action Program--_____

   2. Major Appliance Consumer Action Panel--_____

10. You are very upset with your local bank and feel you need to write to the state office that deals with banks. Where is it? _____

11. Your grandma needs help getting to and from the doctor in Spokane and you can't take her, what State Department would you write to? _____

    _____

12. Who is our State Insurance Commissioner? _____

13. If you can't figure out what agency you need to get ahold of for help with your problem, who would you contact? _____

14. What does TDD mean? _____

15. Read each of the following seven case studies. After each one, write down what category you looked under in the index, what agency you would contact, and what page you found the answer on. (You should have three pieces of information for each study.)

Case 1

You saw in a national magazine an advertisement for a sewing machine at a very reasonable price. When you visited the store you were shown a machine that the salesperson described as the bottom of the line. The salesperson felt that the company was discontinuing the machine and tried hard to persuade you to buy a more expensive machine. Because you had hoped to be able to make some of your own school clothes, you were dissapointed until your parents pointed out that this sounded like a bait and switch sales technique.

1. _____

2. _____

3. _____

Case 2

Like many teenagers, you wanted to improve your appearance. After trying exercises and weight-lifting, you saw a product advertised as "nutritionally superior." It claimed to build muscles, vitality, and strength through a rare combination of vitamins and related ingredients. After sending for the new dietary supplement, you used it as directed. With each use, you felt dizzy and nauseated. Naturally, you discontinued the use of the product, but you felt that the company should be stopped from selling the product.

1. _____

2. _____

3. _____

Case 3

A women called at your home conducting a health survey. She asked questions designed to tell about the health of the members of your family. You reported that your grandfather seemed to be getting deaf. A few days later a salesperson from a hearing-aid company called at the door. The family purchased a "newly developed" hearing aid that had a rubber plug with a tuning fork. Within days your grandfather complained about headaches and vibration from the device.

1. _____

2. _____

3. _____

Case 4

You noticed that each time after eating bacon or ham processed by a particular company you became ill. You asked the butcher about the company. The butcher suggested that you could be allergic to certain chemicals such as nitrites that are used in curing bacon, ham and other meat and poultry products. After thorough examination by a doctor, you were told you must be careful to avoid certain additives and chemicals used in food processing. You feel strongly that meat and poultry labels should show the use of additives and chemicals.

1. _____

2. _____

3. _____

Case 5

You recently took a vacation with your family to a nearby public resort area. Several times during the vacation you felt that your hiking areas and scenic views were mared by a litter of beer and soft drink cans. On your way home you discussed with your family the use of returnable containers that could either be refilled or recycled. Your family decided that the best way to get people to return the containers, thus not spoiling the environment, would be to require deposit on all beverage containers. You think this is a good idea and write.

1. _____

2. _____

3. _____

Case 6

You enrolled in a computer programmer course at a nationally advertised commercial school. The ad you read promised placement after graduation. You graduated with high grades after paying nearly $600 for tuition and books, but you couldn't find a job. The school provided a list of job possibilities from the newspaper. One personnel director explained that your course was outdated and probably useless for getting a job in the field.

1. _____

2. _____

3. _____

Case 7

You entered a contest on historical figures. After a few weeks you received a letter saying you were one of the lucky winners. When you read further you found instructions on how to win bigger prizes from $100 to $1,000. To enter, you were asked to pay $1 for the $100 prize, $5 for the $500 prize, and $10 for the $1,000 prize. Since $10 wasn't much for a possible $1,000 prize, you sent $10 thorugh the mail but never heard from the contest.

1. _____

2. _____

3. _____

COMPUTERS AND INDIVIDUAL PRIVACY

by Arthur Miller

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Editor's Note: *At the recent JCPenney Consumer Affairs Forum, held in Madison, Wisconsin, Arthur Miller spoke on concerns for privacy in an electronic age. His remarks are summarized in the following article.*

Justice Louis Brandeis called the right to privacy the "most comprehensive of rights . . . one most prized by civilized people."

Privacy connotes those values essential to a democratic society: individuality, autonomy, selfhood, contemplation and anonymity.

As recently as the mid-1960s, privacy ranked low on the list of social concerns in our country. Today, it is at the center of the American consciousness. We have become increasingly aware that sophisticated technology makes it possible for our educational, medical, military, credit and other histories to travel with us throughout our lives.

The computer has given us awesome capacity for record keeping. The possible misuse of this potential brought about the privacy revolution. Although fought without guns or bullets, the privacy revolution has had a remarkable impact on our laws and attitudes.

The concern for individual privacy is fairly recent. Illiterate societies simply do not keep records. In our own country, the open frontier gave everyone a second chance. You could both improve your future and escape your past by following Horace Greeley's advice to "Go West, young man."

That advice would be a cruel joke today. No one can escape his past; our computerized dossiers would arrive in California six hours before us.

We live in an age in which humanity is being replaced by numbers. As far as the telephone company is concerned, no one lives in Brooklyn, Chicago or Los Angeles—they live in 212 or 312 or 213. I may think I live in Cambridge, Massachusetts, but the post office tells me that I live in 02138.

Modern information technology speeds up the process of dehumanization. This "numberology" reduces people to objects: a dehumanized being is nothing more than a number.

In the last decade, we began to view the computer with anxiety. We see it as a machine with an insatiable appetite for information, unable to forget anything that has been put into it and able to turn our private lives into electronic glass houses.

There are four classes of "computer anxiety." Each can be characterized by a question.

1. Is there life outside our files? Before the computer, there was no way to gather, store or retrieve large quantities of information. Nor was there the capacity to link that information from user to user. Computers give us that ability.

Most data-collecting projects have a rational purpose. But they exact a tremendous psychological toll. We begin to wonder whether we really have a choice about answering all those personal questions; whether, in fact, we really exist outside our file.

2. Who makes decisions—human beings or computers? Decisions about insurance, credit, employment and other important matters used to be made face-to-face. Today, they are made by unseen administrators consulting Cathode Ray Tubes and comparing an individual's qualifications against pre-set, computerized decision-making parameters.

The decision to give us credit or insurance, jobs or government benefits, doesn't depend on our actions. It depends on our alter egos—our computer files.

3. What is the impact of data evaluated out of context? There are no longer any time or space limitations on retrieving information; we can move data from here to the moon in two seconds. Computers now interface so rapidly that computer A

A COMPLEX ISSUE

Professor Miller has presented the background on a very complex consumer issue.

- ***What are the privacy trade-offs in the electronic age of information?***
- ***Are the services received in exchange for items of personal information worth the potential loss of control over personal data?***

The issue-analysis process was designed to help consumers work through issues of this kind. As you think through the issue and try to form your own opinion, you may wish to follow these steps.

1 Define the issue.
What is the general concern?
What are the symptoms?
Why has the problem surfaced?
Are there several perspectives?

2 Identify the interested parties.
Who is involved?
Who controls the resources?
Who has the power to affect the outcome?

3 Gather viewpoints.
What does each party want?
What policies exist that affect the issue?
What values and beliefs are held?

4 Consider the implications.
What would happen if nothing was done?
What are the short- and long-term consequences of each perspective?
Is a balanced position possible?

5 Develop an individual perspective.
What do you think should happen?
What is your rationale?

6 Make an action plan.
What will you do?
What resources do you have?
Can you influence group action?

can talk to computer B instantly.

When you move information from one place to another, you change the context within which it is evaluated. When an individual's file is shared among different users, it may be evaluated by people with no knowledge of the original collection standards. Looking at data out of context can be an informational time bomb.

4. What is the implication for a democratic society when the government uses electronic technology for surveillance of individual citizens? In the late 1960s, our government kept files on millions of citizens who were involved in social protest. Some were radicals—Weathermen, KKK, near or actual terrorists. Millions more were simply men and women who had exercised their First Amendment rights.

The government had files on citizens who had signed petitions against the war in Vietnam and natural resources policies. There were even files on people who had written letters to the editor of *The New York Times*!

The existence of these files raises a broad philosophical question: Is it consistent for a democratic government to "watch" people who are simply exercising their Constitutional rights?

Less abstract is the impact of this surveillance on people who become aware of it. Some call it the "chilling effect," because fear of governmental "watching" will chill many people's willingness to speak out on important issues. Others, thinking of *1984*, call it Orwellian.

Domestic surveillance results in behavior modification. The ultimate irony is that it doesn't matter if there is a "Big Brother." It doesn't even matter if there is surveillance. What matters is that people *think* there is. Then they will modify their actions themselves.

A measure of the extent of revolution is the fact that, although the Constitution does not mention privacy, Congress has enacted three major privacy statutes since 1971.

1. The Fair Credit Reporting Act gives us the right to see our credit files and to challenge errors we may find. In addition, it gives us the right to know if any negative action is taken based on data in our files.

2. The Education Privacy Act (Buckley Amendment) gives schoolchildren and parents of schoolchildren access to school and college records.

3. The Federal Privacy Act (Koch-Goldwater Bill) gives us access to personal files kept by the Federal government and the right to correct errors in them.

In addition to Federal statutes, the "privacy revolution" has brought about hundreds of counterpart statutes at the state and municipal levels. Courts have repeatedly upheld decisions in favor of individual privacy. As a result, several clear-cut rights to privacy have emerged:

1. Fiduciary duty to data subjects Every data collector now owes fiduciary duty, or duty of care, to data subjects. The law recognizes that files contain information about human beings. If this information is misused, data collectors can be punished.

2. Limits on the information collected Certain kinds of information, such as religious and ideological data, should not be collected at all.

3. Right of access The right of individuals to see and correct information in their files is now considered a due-process right.

4. Right of confidentiality Those who control data systems now recognize their obligation to teach users the importance of privacy and confidentiality.

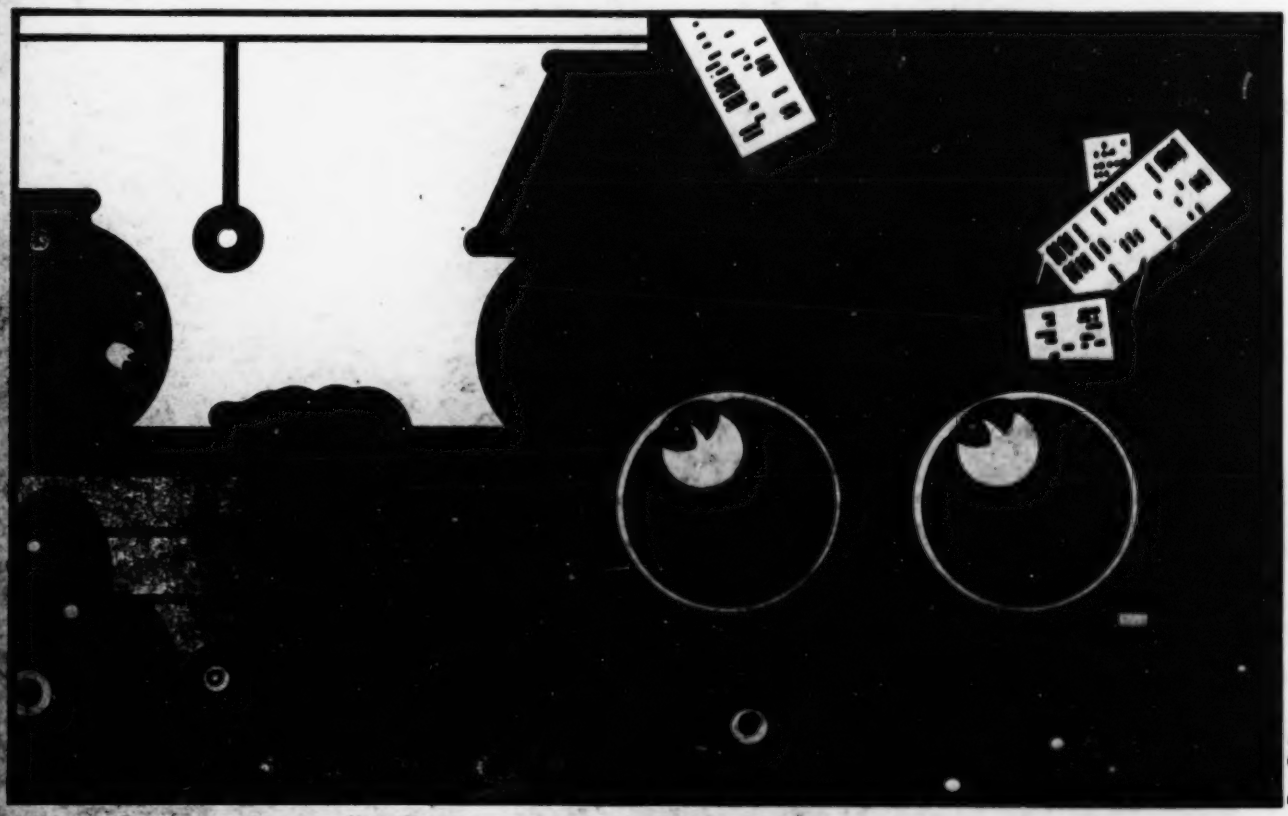
5. Right to expiration of information There is a growing consensus that data should be discarded when it is no longer timely or relevant.

The poet, e. e. cummings, spoke of progress as a "terribly comforting disease." The computer is a symptom of that disease.

We all benefit from the computer. But we must recognize that computer files contain vital and confidential information about our lives. Unless we safeguard the privacy of that information, we may wake up one morning to find that our computers are controlled by people we don't like.

It may be a dictatorship of data banks and dossiers, rather than one of hobnailed boots, but it will be a dictatorship nonetheless. And the revolution to undo it will be far more bloody than the privacy revolution of the past 15 years. ■

Arthur Miller is the author of Assault on Privacy, *a major study of computers and privacy that was published in 1971. A professor of law at Harvard University, he appears weekly as the resident legal expert on "Good Morning America" and on the local Boston program, "Miller's Court." Professor Miller also writes an occasional column on law for* The Boston Globe.



Doug Taylor

TEACHING RESOURCES

NAME/ADDRESS	TYPE OF MATERIAL

MULTIMEDIA

Reference Source	Reference Item
American Council of Life Insurance and Health Institute 1850 K Street, N.W. Washington, D.C. 20006	Pamphlets
Bank of America Box 37128 San Francisco, CA 94137	Consumer Information
Butterick Publishing Co. 708 - 3rd Ave. New York, NY 10017	Filmstrip, Kits
Central Washington University Ellensburg, WA 98926	Films
Chamber of Commerce (In Your City)	Filmstrips Pamphlets
Consumer Federaline Free 1012 - 18th St. N.W. Suite 901 Washington, D.C. 20005	Free Materials
Consumer Product Safety Commission Washington, D.C. 20207	Information Sheets on product safety. Activity Packets on consumer products.
Department of Ecology	Pamphlet, Guide to Household Recycling.
Education Service Dist. (Local)	Video, Films, Filmstrips
Insurance Information Institute 110 William Street New York, NY 10038	Filmstrip Series

Reference Source	Reference Item
Insurance Information Institute 110 William Street New York, NY 10038	Insurance, Topics, Booklets
Legal Aid Legal Services Center (Local)	Materials on Landlord-Tenant Act
Modern Talking Pictures 5000 Park Street, North St. Petersburg, FL 33709	Films
Money Management Institute Household Finance Corp. Prudential Plaza Chicago, IL 60601	Money Management Booklets Filmstrips, Kits, Pamphlets
National Credit Union Youth Program CUNA Mutual Insurance Group P.O. Box 391 Madison, WI 53701	"On Your Own" Kit
National Consumer League 1522 "K" Street N.W. Suite 406 Washington, D.C. 20005	Free Materials
Office of Attorney General State of Washington Olympia, WA 98504	Pamphlets, Booklet
Playback Associates 708 - 3rd Avenue New York, NY 10017	Set of Teaching Notes
Proctor and Gamble Educational Services P.O. Box 14009 Cincinnati, OH 45214	Games, Kits, Filmstrips
Sears Educational Services Division (Check local Sears store)	Filmstrips, Pamphlets, Teaching Materials
Society for Visual Education 1345 Diversey Parkway Chicago, IL 60614	Filmstrips
Teachers Library 1633 Broadway New York, NY 10102 26th Floor	Self Medication: Your Responsibility. Produced through educational grant from McNeil Consumer Products Company.

Reference Source	Reference Item
Social Issues Resource Series (SRI) (Check School Library)	
The Learning Seed 145 Brentwood Drive Palatine, IL 60067	Filmstrips
U. S. General Services Administration Consumer Information Center Pueblo, CO 81009	Catalog of Free and Low-Cost Information Pamphlets
Internal Revenue Service (Check phone book for regional number)	"Understanding Taxes" Publication 21 (pamphlet)
U.S. Government Printing Office Washington, D.C. 20402 Superintendent of Documents	Guides to Federal Agencies, Pamphlets, General Reference Materials
Walch, J. Weston P.O. Box 658 Portland, ME 04104	Consumer Case Studies Duplicating Stencils
What To Do Series ESD 113	Films: What To Do Doctor What To Do Banker What To Do Insurance Agent What To Do Lawyer What To Do Real Estate Agent
Washington State Dairy Council 3830 Stone Way A Seattle, WA 98103	Misc. Materials Pamphlets, Posters, Newsletter
Washington State Cooperative Extention Office Washington State University Pullman, WA 99164-6230	Pamphlets, Films
Washington State Council on Economic Education 1014 Securities Building Seattle, WA 98101	Video, Teaching Kit, Workbooks

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1303 N. Northgate Way
Seattle, WA 98133
(206) 522-8383

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Time-Life Books. This Fabulous Century Series. (8 Book Series Divided by Decades). No longer printed but should be in Library.

Toffler, Alvin. The Third Wave. Bantam Books, 1982.

Wilder, Laura I. Little House in the Big Woods (Series).

CURRICULUM GUIDES

Reference Source	Reference Item
Dr. Frank B. Brouillet State Superintendent of Public Instruction Olympia, WA 98504	Conceptual Guide to Environmental Education in Washington State Secondary Schools
New Hampshire Dept. of Education Division of Vocational-Technical Education	Consumerism and Management
Oklahoma State Department of Education	Consumer Ed. K-12
State of Florida Department of Education Ralph D. Turlington Commission of Education Tallahassee, FL 32304	Integrating Voluntary Simplicity of Lifestyle Into Home Economics
State of Iowa Department of Public Instruction Career Education Division Grimes State Office Building Des Moines, Iowa 50319	Teaching Management and Consumer Education
Superintendent of Public Instruction Office of Environmental Programs Olympia, WA 98504	Energy & Man's Environment Elementary - Secondary Interdisciplinary Activity Guide

MAGAZINES

Reference Source	Reference Item
American Home Economics Association Washington, D.C.	Journal of Home Economics
Changing Times Education Service 1729 H Street N.W. Washington, D.C. 20006	Filmstrips, Kits, Changing Times periodical
College of Education 1310 S. 6th Street Champaign, IL 61801	Illinois Teacher of Home Economics
College of Home Economics Texas Tech University P.O. Box 4170 Lubbock, TX 79409	Tips and Topics
Consumers Union of U.S. 256 Washington Street Mount Vernon, NY 10553	Consumer Reports
Current Consumer and Lifestudies 3500 Western Avenue Highland Park, IL 60040	Current Consumer and Lifestudies
"Current Consumer and Lifestudies" P.O. Box 310 Highwood, IL 60040	
"Forecast" Co-Ed Box 2700 351 Garver Road Monroe, OH 45050-2700	COED/Forecast
J. C. Penney 1301 Avenue of the Americas New York, NY 10019	FORUM Magazine Instant Lessons Filmstrips - Kits
The National Geographic Society 17th and M Streets N.W. Washington, D.C. 20036	Articles on Environment
Mother Earth News 105 Stoney Mountain Road Hendersonville, NC 28791	Newsletter
The Kiplinger Washington Letter 1729 H Street N.W. Washington, D.C. 20006	Newsletter on Consumer Topics

Reference Source	Reference Item
What's New In Home Economics 1629 K Street N.W. Suite 5020 Washington, D.C. 20006	Newsletter/magazine
World Future Society 4916 St. Elmo Avenue Bethesda, MD 20814-5089	The Futurist Worldwatch

COMPUTER SOFTWARE

Reference Source	Reference Item
Core Concepts P.O. Box 24157 Tempe, AZ 85282	"Workforce II"
Clo Wuiltse Clo's Lune Valbarg, MT 59351	The Two-Income Lifestyle Study
C.W. Publicacions P.O. Box 744 Sterling, IL 61081	Personal Checking You Decide-Part 1 & 2 Getting Covered- An Insurance Simulation Three in One Menu Planning on a Budget
EMC Publishing Changing Times Educational Service 300 York Avenue St. Paul, MN 55101	Computer Software for Decisions Textbook (Making Personal Economic Choices) (1985) Budgeting Tutorial Budgeting Simulation
HRM Software 175 Tompkins Avenue Pleasantville, NY 10570	Home Energy Savings
Media Materials 2936 Remington Avenue Baltimore, MD 21211	Math in Marketplace Math Skills for Banking Transactions
MCE 157 S. Kalamazoo Mall Kalamazoo, MI 49007	Analyzing an Ad Financing a Car

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